1st NORTHERN CALIFORNIA CREDIT UNION

Income and Expense for Month

	10/31/2020	% Income 10/31/2020	10/2020 QTD	10/2020 YTD
INCOME				
INCOME FROM LOANS	702,606	47.15%	702,606	6,679,325
INVESTMENT INCOME	640,728	43.00%	640,728	7,080,339
FEE INCOME	34,472	2.31%	34,472	295,276
OTHER OPERATING INCOME	112,311	7.54%	112,311	1,158,048
TOTAL INCOME	1,490,118	100.00%	1,490,118	15,212,988
EXPENSE				
EMPLOYEE COMPENSATION	443,918	29.79%	443,918	4,290,474
EMPLOYEE BENEFITS	145,187	9.74%	145,187	1,532,679
TRAVEL & CONFERENCE	2,000	0.13%	2,000	20,000
ASSOCIATION DUES	6,493	0.44%	6,493	65,471
OFFICE OCCUPANCY	85,341	5.73%	85,341	786,569
OFFICE OPERATIONS	280,630	18.83%	280,630	2,770,421
EDUCATION & PROMOTION	40,779	2.74%	40,779	409,196
LOAN SERVICING	22,842	1.53%	22,842	233,965
PROFESSIONAL & OUTSIDE SERVICE	98,610	6.62%	98,610	895,380
PROVISION FOR LOAN LOSSES	0	0.00%	0	260,600
NCUA - ASSESSMENTS	0	0.00%	0	0
MEMBERS INSURANCE	7 800	0.00%	7 800	2,000
SUPERVISION & EXAM FEES CASH OVER & SHORT	7,800 206	0.52% 0.01%	7,800 206	78,000 565
ANNUAL MEETING	250	0.01%	250	2,500
OTHER OPERATING EXPENSES	598	0.04%	598	7,278
TOTAL EXPENSE	1,134,653	76.15%	1,134,653	11,355,098
NET BEFORE DIVIDENDS	355,465	23.85%	355,465	3,857,889
<u>DIVIDENDS</u>				
DIVIDENDS - REGULAR SHARES	27,500	1.85%	27,500	278,340
DIVIDENDS - SHARE DRAFTS	3,553	0.24%	3,553	67,838
DIVIDENDS - MONEY MARKET SHARES	55,998	3.76%	55,998	774,328
DIVIDENDS - CERTIFICATES	172,357	11.57%	172,357	1,859,754
DIVIDENDS - IRA SHARES	10,477	0.70%	10,477	214,238
DIVIDENDS - CLUB SHARES	23	0.00%	23	530
TOTAL DIVIDENDS	269,907	18.11%	269,907	3,195,028
NET AFTER DIVIDENDS	85,558	5.74%	85,558	662,862
BARGAIN PURCHASE GAIN FROM MERC	0	0.00%	0	918,401
TOTAL NON-OP INC/EXP	0	0.00%	0	918,401
NET INCOME	85,558	5.74%	85,558	1,581,263

Certified Correct By:

David M. Green, President/CEO

Paul Christensen, Senior Vice President/CFO

1st NORTHERN CALIFORNIA CREDIT UNION

Statement of Condition

ASSETS		10/31/2020	% Assets 10/31/2020	09/30/2020	% Assets 09/30/2020
LOANS TO MEMBERS	ASSETS				
DIRECT DEPOSIT RECEIVABLE 10,707,745 1.31% 15,629,118 1.93% OTHER RECEIVABLES 780,009 0.10% 787,302 0.10% OTHER RECEIVABLES 11,488,154 1.41% 16,416,420 2.43% CHANGE FUND 1.993,078 0.24% 2.077,119 0.26% US GOVT OBLIGATIONS 96,500,866 11,82% 77,506,105 9.58% FEDERAL AGENCY SECURITIES 209,683,650 26,68% 203,450.93 25,40% CORPORATE CREDIT UNION 46,236,805 5.66% 64,060,744 7.92% 7.00%		277,047,371	33.92%	269,914,538	33.37%
OTHER RECEIVABLES 780.409 0.10% 7873.302 0.10% OTHER RECEIVABLES 11.488.154 1.41% 16.416,420 2.03% CHANGE FUND 1.993.078 0.24% 2.077,119 0.26% US GOVT OBLIGATIONS 96,500,866 11.82% 77,506,105 9.88% FEDERAL AGENCY SECURTIES 209,683,650 25.68% 205,403,393 25.40% CORPORATE CREDIT UNION 46,236,805 5.66% 46,060,744 7.92% CERTIFICATES OF DEPOSIT 160,640,994 19.67% 161,108,078 19.92% INVESTMENTS 513,061,915 62.82% 508,125,320 62.81% PREPAID EXPENSES 779,759 0.10% 616,670 0.08% LAND 341,195 0.04% 314,195 0.04% PREPAID EXPENSES 779,759 0.10% 636,670 0.08% LAND 341,195 0.04% 134,195 0.04% ELAND 341,195 0.04% 135,444 0.06% ELAND 341,195 0.0	ALLOWANCE FOR LOAN LOSSES	(1,538,322)	(0.19%)	(1,479,699)	(0.18%)
OTHER RECEIVABLES 780.409 0.10% 7873.302 0.10% OTHER RECEIVABLES 11.488.154 1.41% 16.416,420 2.03% CHANGE FUND 1.993.078 0.24% 2.077,119 0.26% US GOVT OBLIGATIONS 96,500,866 11.82% 77,506,105 9.88% FEDERAL AGENCY SECURTIES 209,683,650 25.68% 205,403,393 25.40% CORPORATE CREDIT UNION 46,236,805 5.66% 46,060,744 7.92% CERTIFICATES OF DEPOSIT 160,640,994 19.67% 161,108,078 19.92% INVESTMENTS 513,061,915 62.82% 508,125,320 62.81% PREPAID EXPENSES 779,759 0.10% 616,670 0.08% LAND 341,195 0.04% 314,195 0.04% PREPAID EXPENSES 779,759 0.10% 636,670 0.08% LAND 341,195 0.04% 134,195 0.04% ELAND 341,195 0.04% 135,444 0.06% ELAND 341,195 0.0	DIRECT DEPOSIT RECEIVARI E	10 707 745	1 31%	15 629 118	1 93%
OTHER RECEIVABLES 11.488.154 1.41% 16.416.420 2.03% CHANGE FUND 1.993.078 0.24% 2.077,119 0.26% US GOVT OBLIGATIONS 96,500,866 11.82% 77,506,105 9.58% FEPERAL AGENCY SECURITIES 209,683,650 25.68% 205,450,393 25.40% CORPORATE CREDIT UNION 46.236,805 5.66% 64.060,744 7.92% INVESTMENTS 513,061,915 62.82% 508,125,320 62.81% NCUSIF DEPOSIT 6.541,637 0.80% 6.102,866 0.75% PREPAID EXPENSES 779,759 0.10% 636,670 0.08% LAND 341,195 0.04% 341,195 0.04% BULLDING (net) 1.574,574 0.19% 1.581,068 0.20% ILEASEHOLD MPROVEMENTS (net) 992,380 0.12% 976,321 0.12% FIXED ASSETS 3,260,028 0.41% 2.88,580 0.32% MISCELLANEOUS ASSETS 1,171,949 0.14% 2.18,585 0.46% OTHAL ASSETS					
US GOVT OBLIGATIONS 96,500,866 11.82% 77,506,105 9.58% FEDERAL AGENCY SECURITIES 209,683,650 25,68% 205,450,393 25,40% CORPORATE CREDIT UNION 46,236,805 5.66% 64,060,744 7.92% CERTIFICATES OF DEPOSIT 160,640,594 19.67% 161,108,078 19.92% INVESTMENTS 513,061,915 62,82% 508,125,320 62,81% PREPAID EXPENSES 779,759 0.10% 636,670 0.08% PREPAID EXPENSES 779,759 0.10% 636,670 0.08% 1A1,105 0.04% 341,195 0.04% 341,195 0.04% 341,195 0.04% 158,106 0.15% 1.574,574 0.19% 1.581,068 0.29% FURNITURE & EQUIPMENT (net) 497,880 0.06% 515,444 0.06% 1.68X 1.68					
FEDERAL AGENCY SECURITIES 209,683,650 25.68% 205,450,393 25.40% CORPORATE CREDIT UNION 46,236,805 5.66% 64,060,744 7.92% CERTIFICATES OF DEPOSIT 160,640,594 19,67% 161,108,078 19,92% INVESTMENTS 513,061,915 62,82% 508,125,320 62,81% NCUSIF DEPOSIT 6.541,637 0.80% 6,102,866 0.75% 0.75% 0.10% 636,670 0.08% 0.08% 0.08% 0.00% 0.08% 0.00% 0.08% 0.00% 0.08% 0.00%	CHANGE FUND	1,993,078	0.24%	2,077,119	0.26%
FEDERAL AGENCY SECURITIES 209,683,650 25,68% 205,450,393 25,40% CORPORATE CREDIT UNION 46,236,805 5,66% 64,060,744 7,92% CERTIFICATES OF DEPOSIT 160,640,594 19,67% 161,108,078 19,92% INVESTMENTS 513,061,915 62,82% 508,125,320 62,81% NCUSIF DEPOSIT 6,541,637 0.80% 6,102,866 0.75% 0.75% 0.10% 636,670 0.08% 0.08% 0.00% 0.08% 0.00% 0.08% 0.00% 0.08% 0.00%	US GOVT OBLIGATIONS	96 500 866	11.82%	77 506 105	9.58%
CORPORATE CREDIT UNION					
CERTIFICATES OF DEPOSIT 160,640,594 19.67% 161,108,078 19.92% INVESTMENTS 513,061,915 62.82% 508,125,320 62.81% CA.81% CA.81% CA.82% CA.81% CA.82% CA.81% CA.82% CA.81% CA.82% CA.81% CA.82% CA.81% CA.82% CA.82% CA.81% CA.82% CA.8					
NCUSIF DEPOSIT					
PREPAID EXPENSES 779,759 0.10% 636,670 0.08% LAND 341,195 0.04% 341,195 0.04% BUILDING (net) 1,574,574 0.19% 1,581,068 0.20% FURNITURE & EQUIPMENT (net) 497,880 0.06% 515,444 0.06% FURNITURE & EQUIPMENT (net) 952,380 0.12% 976,321 0.12% FIXED ASSETS 3,366,028 0.41% 3,414,028 0.42% ACCRUED INCOME 2,752,109 0.34% 2,585,580 0.42% MISCELLANEOUS ASSETS 1,171,949 0.14% 1,172,246 0.14% OTHER ASSETS 3,924,068 0.48% 3,757,826 0.46% TOTAL ASSETS 16,663,678 100.00% 808,965,089 100.00% LIABILITIES 200,00% 300,965,089 100.00% LIABILITIES 200,00% 300,965,089 100.00% LIABILITIES 2,045,533 0.25% 1,984,497 0.25% EMPLOYEE RETIREMENT PLAN 1,164,865 0.14% 0.14% 0.14% ACCOUNTS PAYABLE 2,045,533 0.25% 1,984,497 0.25% EMPLOYEE RETIREMENT PLAN 1,164,865 0.14% 0.146,485 0.14% ACCOUNTS PAYABLE 5,865,253 0.72% 5,397,874 0.67% TOTAL LIABILITIES 5,865,253 0.72% 5,397,874 0.67% FOULITY SHARES 28,00,002 34,75% 281,039,439 34,74% SHARES - REGULAR 283,802,092 34,75% 281,039,439 34,74% SHARES - RASULAR 333,536 0.72% 5,397,874 0.67% FOULTY 200,000 200,000 200,000 200,000 SHARES - RASULAR 330,566 0.00% 34,90% 3					
LAND 341,195 0.04% 341,195 0.04% 0.04% 0.04% 0.04% 0.04% 0.04% 0.04% 0.04% 0.04% 0.04% 0.05% 0.06% 0	NCUSIF DEPOSIT	6,541,637	0.80%	6,102,866	0.75%
BUILDING (net) 1,574,574 0.19% 1,581,068 0.20% FURNITURE & EQUIPMENT (net) 497,880 0.06% 515,444 0.06% LEASEHOLD IMPROVEMENTS (net) 952,380 0.02% 976,321 0.12% FIXED ASSETS 3,366,028 0.41% 3,414,028 0.42% ACCRUED INCOME 2,752,109 0.34% 2,585,580 0.32% MISCELLANEOUS ASSETS 1,171,949 0.14% 1,172,246 0.14% OTHER ASSETS 3,924,058 0.48% 3,757,826 0.46% TOTAL ASSETS 816,663,678 100.00% 808,965,089 100.00% LIABILITIES 8 0.48% 3,757,826 0.46% TOTAL ASSETS 1,272,542 0.16% 787,271 0.10% DIVIDENDS PAYABLE 265,696 0.03% 339,504 0.04% TAXES PAYABLE 8,108 0.00% 889 0.00% ACCRUED LIABILITIES 2,045,533 0.25% 1,944,497 0.14% SUSPENSE 1,108,508 0.	PREPAID EXPENSES	779,759	0.10%	636,670	0.08%
BUILDING (net) 1,574,574 0.19% 1,581,068 0.20% FURNITURE & EQUIPMENT (net) 497,880 0.06% 515,444 0.06% LEASEHOLD IMPROVEMENTS (net) 952,380 0.02% 976,321 0.12% FIXED ASSETS 3,366,028 0.41% 3,414,028 0.42% ACCRUED INCOME 2,752,109 0.34% 2,585,580 0.32% MISCELLANEOUS ASSETS 1,171,949 0.14% 1,172,246 0.14% OTHER ASSETS 3,924,058 0.48% 3,757,826 0.46% TOTAL ASSETS 816,663,678 100.00% 808,965,089 100.00% LIABILITIES 8 0.48% 3,757,826 0.46% TOTAL ASSETS 1,272,542 0.16% 787,271 0.10% DIVIDENDS PAYABLE 265,696 0.03% 339,504 0.04% TAXES PAYABLE 8,108 0.00% 889 0.00% ACCRUED LIABILITIES 2,045,533 0.25% 1,944,497 0.14% SUSPENSE 1,108,508 0.	LAND				
FURNITURE & EQUIPMENT (net)					
Deciding Property					
FIXED ASSETS 3,366,028 0.41% 3,414,028 0.42% ACCRUED INCOME 2,752,109 0.34% 2,585,580 0.32% MISCELLANEOUS ASSETS 1,171,949 0.14% 1,172,246 0.14% OTHER ASSETS 3,924,058 0.48% 3,757,826 0.46% TOTAL ASSETS 816,663,678 100.00% 808,965,089 100.00% LIABILITIES	• • • • • • • • • • • • • • • • • • • •		0.12%		
MISCELLANEOUS ASSETS 1,171,949 0.14% 1,172,246 0.14% OTHER ASSETS 3,924,058 0.48% 3,757,826 0.46% OTHER ASSETS 816,663,678 100.00% 808,965,089 100.00% ILABILITIES		3,366,028	0.41%	3,414,028	
OTHER ASSETS 3,924,058 0.48% 3,757,826 0.46% TOTAL ASSETS 816,663,678 100.00% 808,965,089 100.00% LIABILITIES ACCOUNTS PAYABLE 1,272,542 0.16% 787,271 0.10% DIVIDENDS PAYABLE 265,696 0.03% 339,504 0.04% TAXES PAYABLE 8,108 0.00% 889 0.00% ACCRUED LIABILITIES 2,045,533 0.25% 1,984,497 0.25% EMPLOYER RETIREMENT PLAN 1,164,865 0.14% 1,164,865 0.14% SUSPENSE 1,108,508 0.14% 1,120,847 0.14% ACCOUNTS PAYABLE 5,865,253 0.72% 5,397,874 0.67% TOTAL LIABILITIES 5,865,253 0.72% 5,397,874 0.67% TOTAL LIABILITIES 5,865,253 0.72% 5,397,874 0.67% EOUITY SHARE BRAFTS 114,834,495 14,06% 112,829,241 13.95% SHARES - REQULAR 283,802,092 34.75% 281	ACCRUED INCOME	2,752,109	0.34%	2,585,580	0.32%
TOTAL ASSETS 816,663,678 100.00% 808,965,089 100.00%	MISCELLANEOUS ASSETS	1,171,949	0.14%	1,172,246	0.14%
LIABILITIES	OTHER ASSETS	3,924,058	0.48%	3,757,826	0.46%
ACCOUNTS PAYABLE 1,272,542 0.16% 787,271 0.10% DIVIDENDS PAYABLE 265,696 0.03% 339,504 0.04% TAXES PAYABLE 8,108 0.00% 889 0.00% ACCRUED LIABILITIES 2,045,533 0.25% 1,984,497 0.25% EMPLOYEE RETIREMENT PLAN 1,164,865 0.14% 1,164,865 0.14% SUSPENSE 1,108,508 0.14% 1,120,847 0.14% ACCOUNTS PAYABLE 5,865,253 0.72% 5,397,874 0.67% TOTAL LIABILITIES 5,865,253 0.72% 5,397,874 0.67% TOTAL LIABILITIES 5,865,253 0.72% 5,397,874 0.67% TOTAL LIABILITIES 114,834,495 14,06% 112,829,241 13.95% SHARES - MONEY MARKET 173,227,006 21,21% 171,187,914 21,16% SHARES - GENTIFICATES 129,428,969 15,85% 128,662,371 15,90% SHARES - CLUB SHARES 28,501,324 3.49% 28,206,186 3.49% SHARES - CLUB SHARES 313,636 0.04% 1,036,720 0.13% MEMBER SHARES 730,107,522 89.40% 722,961,869 89.37% REGULAR RESERVES 7,815,921 0.96% 7,815,921 0.97% RESERVE FOR CONTNGENCY 71,398,946 8.74% 71,398,946 8.83% UNDIVIDED EARNINGS 561,056 0.07% 561,056 0.07% EQUITY ACQUIRED IN MERGER 354,424 0.04% 354,424 0.04% EQUITY ACQUIRED IN MERGER 474,999 0.06% 474,999 0.06% NET INCOME(LOSS) MEMBER CAPITAL 80,690,903 9.88% 80,605,346 9.96% TOTAL EQUITY 80,000 50,000	TOTAL ASSETS	816,663,678	100.00%	808,965,089	100.00%
ACCOUNTS PAYABLE 1,272,542 0.16% 787,271 0.10% DIVIDENDS PAYABLE 265,696 0.03% 339,504 0.04% TAXES PAYABLE 8,108 0.00% 889 0.00% ACCRUED LIABILITIES 2,045,533 0.25% 1,984,497 0.25% EMPLOYEE RETIREMENT PLAN 1,164,865 0.14% 1,164,865 0.14% SUSPENSE 1,108,508 0.14% 1,120,847 0.14% ACCOUNTS PAYABLE 5,865,253 0.72% 5,397,874 0.67% TOTAL LIABILITIES 5,865,253 0.72% 5,397,874 0.67% TOTAL LIABILITIES 5,865,253 0.72% 5,397,874 0.67% TOTAL LIABILITIES 114,834,495 14,06% 112,829,241 13,95% SHARES - MONEY MARKET 173,227,006 21,21% 171,187,914 21,16% SHARES - GENTIFICATES 129,428,969 15,85% 128,662,371 15,90% SHARES - CRUID SHARES 313,636 0.04% 1,036,720 0.13% MEMBER SHARES 730,107,522 89.40% 722,961,869 89.37% REGULAR RESERVES 7,815,921 0.96% 7,815,921 0.97% RESERVE FOR CONTNGENCY 71,398,946 8.74% 71,398,946 8.83% UNDIVIDED EARNINGS 561,056 0.07% 561,056 0.07% EQUITY ACQUIRED IN MERGER 354,424 0.04% 50,00% MEMBER CAPITAL 80,690,903 9.88% 80,605,346 9.96% TOTAL EQUITY 810,798,425 99.28% 803,567,215 99.33% TOTAL EQUITY 810,798,425 99.28% 803,567,215 99.33%	I I A DII ITIE C				
DIVIDENDS PAYABLE 265,696 0.03% 339,504 0.04% TAXES PAYABLE 8,108 0.00% 889 0.00% ACCRUED LIABILITIES 2,045,533 0.25% 1,984,497 0.25% EMPLOYEE RETIREMENT PLAN 1,164,865 0.14% 1,164,865 0.14% SUSPENSE 1,108,508 0.14% 1,120,847 0.14% ACCOUNTS PAYABLE 5,865,253 0.72% 5,397,874 0.67% TOTAL LIABILITIES 5,865,253 0.72% 5,397,874 0.67% EQUITY SHARES - REGULAR 283,802,092 34,75% 281,039,439 34,74% SHARE DRAFTS 114,834,495 14,06% 112,829,241 13,95% SHARES - MONEY MARKET 173,227,006 21,21% 171,187,914 21,16% SHARES - GERTIFICATES 129,428,969 15,85% 128,662,371 15,90% SHARES - IRA SHARES 28,501,324 3,49% 28,206,186 3,49% SHARES - LUB SHARES 313,636 0.04% 1,036,720 0.13% MEMBER SHARES 730,107,522 89,40% 722,961,869 89,37% REGULAR RESERVES 7,815,921 0.96% 7,815,921 0.97% RESERVE FOR CONTNGENCY 71,398,946 8,74% 71,398,946 8,83% UNDIVIDED EARNINGS 561,056 0.07% 561,056 0.07% EQUITY ACQUIRED IN MERGER 354,424 0.04% 354,424 0.04% EQUITY ACQUIRED - C&H SEFCU MERGER 474,999 0.06% 474,999 0.06% MEMBER CAPITAL 80,690,903 9,88% 80,605,346 9,96% TOTAL EQUITY 810,798,425 99.28% 803,567,215 99.33%		1 272 542	0.169/	707 271	0.100/
TAXES PAYABLE 8,108 0.00% 889 0.00% ACCRUED LIABILITIES 2,045,533 0.25% 1,984,497 0.25% EMPLOYEE RETIREMENT PLAN 1,164,865 0.14% 1,164,865 0.14% SUSPENSE 1,108,508 0.14% 1,120,847 0.14% ACCOUNTS PAYABLE 5,865,253 0.72% 5,397,874 0.67% TOTAL LIABILITIES 5,865,253 0.72% 5,397,874 0.67% EOUITY SHARES - REGULAR 283,802,092 34.75% 281,039,439 34.74% SHARES - REGULAR 283,802,092 34.75% 281,039,439 34.74% SHARES - MONEY MARKET 114,834,495 14.06% 112,829,241 13.95% SHARES - MONEY MARKET 173,227,006 21.21% 171,1187,914 21.16% SHARES - LRA SHARES 28,501,324 3.49% 28,206,186 3.49% SHARES - CLUB SHARES 313,636 0.04% 1,036,720 0.13% MEMBER SHARES 7,815,921 0.96%					
ACCRUED LIABILITIES 2,045,533 0.25% 1,984,497 0.25% EMPLOYEE RETIREMENT PLAN 1,164,865 0.14% 1,164,865 0.14% SUSPENSE 1,108,508 0.14% 1,120,847 0.14% ACCOUNTS PAYABLE 5,865,253 0.72% 5,397,874 0.67% TOTAL LIABILITIES 5,865,253 0.72% 5,397,874 0.67% TOTAL LIABILITIES 5,865,253 0.72% 5,397,874 0.67% TOTAL LIABILITIES 5,865,253 0.72% 5,397,874 0.67% SHARES - REGULAR 283,802,092 34.75% 281,039,439 34.74% SHARE DRAFTS 114,834,495 14.06% 112,829,241 13.95% SHARES - MONEY MARKET 173,227,006 21,21% 171,187,914 21,16% SHARES - GERTIFICATES 129,428,669 15.85% 128,662,371 15,90% SHARES - CLUB SHARES 28,501,324 3.49% 28,206,186 3.49% SHARES - CLUB SHARES 313,636 0.04% 1,036,720 0.13% MEMBER SHARES 730,107,522 89.40% 722,961,869 89.37% REGULAR RESERVES 7,815,921 0.96% 7,815,921 0.97% RESERVE FOR CONTNGENCY 71,398,946 8.74% 71,398,946 8.83% UNDIVIDED EARNINGS 561,056 0.07% 561,056 0.07% EQUITY ACQUIRED IN MERGER 354,424 0.04% 354,424 0.04% EQUITY ACQUIRED IN MERGER 344,999 0.06% 474,999 0.06% NET INCOME(LOSS) 85,558 0.019% 0 0.00% MEMBER CAPITAL 80,690,903 9.88% 803,567,215 99.33%					
EMPLOYEE RETIREMENT PLAN					
SUSPENSE					
ACCOUNTS PAYABLE 5,865,253 0.72% 5,397,874 0.67% TOTAL LIABILITIES 5,865,253 0.72% 5,397,874 0.67% EOUITY SHARES - REGULAR 283,802,092 34.75% 281,039,439 34.74% SHARE DRAFTS 114,834,495 14.06% 112,829,241 13.95% SHARES - MONEY MARKET 173,227,006 21.21% 171,187,914 21.16% SHARES-CERTIFICATES 129,428,969 15.85% 128,662,371 15.90% SHARES - IRA SHARES 28,501,324 3.49% 28,206,186 3.49% SHARES - CLUB SHARES 313,636 0.04% 1,036,720 0.13% MEMBER SHARES 730,107,522 89.40% 722,961,869 89.37% REGULAR RESERVES 7,815,921 0.97% 85,859 89.37% RESERVE FOR CONTNGENCY 71,398,946 8.74% 71,398,946 8.83% UNDIVIDED EARNINGS 561,056 0.07% 561,056 0.07% EQUITY ACQUIRED IN MERGER 354,424 0.04% 354,424					
EQUITY SHARES - REGULAR 283,802,092 34.75% 281,039,439 34.74% SHARE DRAFTS 114,834,495 14.06% 112,829,241 13.95% SHARES - MONEY MARKET 173,227,006 21.21% 171,187,914 21.16% SHARES - CERTIFICATES 129,428,969 15.85% 128,662,371 15.90% SHARES - IRA SHARES 28,501,324 3.49% 28,206,186 3.49% SHARES - CLUB SHARES 313,636 0.04% 1,036,720 0.13% MEMBER SHARES 730,107,522 89.40% 722,961,869 89.37% REGULAR RESERVES 7,815,921 0.96% 7,815,921 0.97% RESERVE FOR CONTNGENCY 71,398,946 8.74% 71,398,946 8.83% UNDIVIDED EARNINGS 561,056 0.07% 561,056 0.07% EQUITY ACQUIRED IN MERGER 354,424 0.04% 354,424 0.04% EQUITY ACQUIRED-C&H SEFCU MERGER 474,999 0.06% 474,999 0.06% NET INCOME(LOSS) 85,558 0.01% 0					
SHARES - REGULAR 283,802,092 34.75% 281,039,439 34.74% SHARE DRAFTS 114,834,495 14.06% 112,829,241 13.95% SHARES - MONEY MARKET 173,227,006 21.21% 171,187,914 21.16% SHARES-CERTIFICATES 129,428,969 15.85% 128,662,371 15.90% SHARES - IRA SHARES 28,501,324 3.49% 28,206,186 3.49% SHARES - CLUB SHARES 313,636 0.04% 1,036,720 0.13% MEMBER SHARES 730,107,522 89.40% 722,961,869 89.37% REGULAR RESERVES 7,815,921 0.96% 7,815,921 0.97% RESERVE FOR CONTNGENCY 71,398,946 8.74% 71,398,946 8.83% UNDIVIDED EARNINGS 561,056 0.07% 561,056 0.07% EQUITY ACQUIRED IN MERGER 354,424 0.04% 354,424 0.04% EQUITY ACQUIRED-C&H SEFCU MERGER 474,999 0.06% 474,999 0.06% NET INCOME(LOSS) 85,558 0.01% 0 0.00% <	TOTAL LIABILITIES	5,865,253	0.72%	5,397,874	0.67%
SHARES - REGULAR 283,802,092 34.75% 281,039,439 34.74% SHARE DRAFTS 114,834,495 14.06% 112,829,241 13.95% SHARES - MONEY MARKET 173,227,006 21.21% 171,187,914 21.16% SHARES-CERTIFICATES 129,428,969 15.85% 128,662,371 15.90% SHARES - IRA SHARES 28,501,324 3.49% 28,206,186 3.49% SHARES - CLUB SHARES 313,636 0.04% 1,036,720 0.13% MEMBER SHARES 730,107,522 89.40% 722,961,869 89.37% REGULAR RESERVES 7,815,921 0.96% 7,815,921 0.97% RESERVE FOR CONTNGENCY 71,398,946 8.74% 71,398,946 8.83% UNDIVIDED EARNINGS 561,056 0.07% 561,056 0.07% EQUITY ACQUIRED IN MERGER 354,424 0.04% 354,424 0.04% EQUITY ACQUIRED-C&H SEFCU MERGER 474,999 0.06% 474,999 0.06% NET INCOME(LOSS) 85,558 0.01% 0 0.00% <					
SHARE DRAFTS 114,834,495 14,06% 112,829,241 13.95% SHARES - MONEY MARKET 173,227,006 21.21% 171,187,914 21.16% SHARES - GERTIFICATES 129,428,969 15.85% 128,662,371 15.90% SHARES - IRA SHARES 28,501,324 3.49% 28,206,186 3.49% SHARES - CLUB SHARES 313,636 0.04% 1,036,720 0.13% MEMBER SHARES 730,107,522 89.40% 722,961,869 89.37% REGULAR RESERVES 7,815,921 0.96% 7,815,921 0.97% RESERVE FOR CONTNGENCY 71,398,946 8.74% 71,398,946 8.83% UNDIVIDED EARNINGS 561,056 0.07% 561,056 0.07% EQUITY ACQUIRED IN MERGER 354,424 0.04% 354,424 0.04% EQUITY ACQUIRED-C&H SEFCU MERGER 474,999 0.06% 474,999 0.06% NET INCOME(LOSS) 85,558 0.01% 0 0.00% MEMBER CAPITAL 80,690,903 9.88% 80,605,346 9.96%	EQUITY				
SHARES - MONEY MARKET 173,227,006 21.21% 171,187,914 21.16% SHARES-CERTIFICATES 129,428,969 15.85% 128,662,371 15.90% SHARES - IRA SHARES 28,501,324 3.49% 28,206,186 3.49% SHARES - CLUB SHARES 313,636 0.04% 1,036,720 0.13% MEMBER SHARES 730,107,522 89.40% 722,961,869 89.37% REGULAR RESERVES 7,815,921 0.96% 7,815,921 0.97% RESERVE FOR CONTINGENCY 71,398,946 8.74% 71,398,946 8.83% UNDIVIDED EARNINGS 561,056 0.07% 561,056 0.07% EQUITY ACQUIRED IN MERGER 354,424 0.04% 354,424 0.04% EQUITY ACQUIRED-C&H SEFCU MERGER 474,999 0.06% 474,999 0.06% NET INCOME(LOSS) 85,558 0.01% 0 0.00% MEMBER CAPITAL 80,690,903 9.88% 80,605,346 9.96% TOTAL EQUITY 810,798,425 99.28% 803,567,215 99.33%	SHARES - REGULAR	283,802,092	34.75%	281,039,439	34.74%
SHARES-CERTIFICATES 129,428,969 15.85% 128,662,371 15.90% SHARES - IRA SHARES 28,501,324 3.49% 28,206,186 3.49% SHARES - CLUB SHARES 313,636 0.04% 1,036,720 0.13% MEMBER SHARES 730,107,522 89.40% 722,961,869 89.37% REGULAR RESERVES 7,815,921 0.96% 7,815,921 0.97% RESERVE FOR CONTINGENCY 71,398,946 8.74% 71,398,946 8.83% UNDIVIDED EARNINGS 561,056 0.07% 561,056 0.07% EQUITY ACQUIRED IN MERGER 354,424 0.04% 354,424 0.04% EQUITY ACQUIRED-C&H SEFCU MERGER 474,999 0.06% 474,999 0.06% NET INCOME(LOSS) 85,558 0.01% 0 0.00% MEMBER CAPITAL 80,690,903 9.88% 80,605,346 9.96% TOTAL EQUITY 810,798,425 99.28% 803,567,215 99.33%	SHARE DRAFTS	114,834,495	14.06%	112,829,241	13.95%
SHARES - IRA SHARES 28,501,324 3.49% 28,206,186 3.49% SHARES - CLUB SHARES 313,636 0.04% 1,036,720 0.13% MEMBER SHARES 730,107,522 89.40% 722,961,869 89.37% REGULAR RESERVES 7,815,921 0.96% 7,815,921 0.97% RESERVE FOR CONTINGENCY 71,398,946 8.74% 71,398,946 8.83% UNDIVIDED EARNINGS 561,056 0.07% 561,056 0.07% EQUITY ACQUIRED IN MERGER 354,424 0.04% 354,424 0.04% EQUITY ACQUIRED-C&H SEFCU MERGER 474,999 0.06% 474,999 0.06% NET INCOME(LOSS) 85,558 0.01% 0 0.00% MEMBER CAPITAL 80,690,903 9.88% 80,605,346 9.96% TOTAL EQUITY 810,798,425 99.28% 803,567,215 99.33%	SHARES - MONEY MARKET	173,227,006	21.21%	171,187,914	21.16%
SHARES - CLUB SHARES 313,636 0.04% 1,036,720 0.13% MEMBER SHARES 730,107,522 89.40% 722,961,869 89.37% REGULAR RESERVES 7,815,921 0.96% 7,815,921 0.97% RESERVE FOR CONTNGENCY 71,398,946 8.74% 71,398,946 8.83% UNDIVIDED EARNINGS 561,056 0.07% 561,056 0.07% EQUITY ACQUIRED IN MERGER 354,424 0.04% 354,424 0.04% EQUITY ACQUIRED-C&H SEFCU MERGER 474,999 0.06% 474,999 0.06% NET INCOME(LOSS) 85,558 0.01% 0 0.00% MEMBER CAPITAL 80,690,903 9.88% 80,605,346 996% TOTAL EQUITY 810,798,425 99.28% 803,567,215 99.33%	SHARES-CERTIFICATES	129,428,969	15.85%	128,662,371	15.90%
MEMBER SHARES 730,107,522 89,40% 722,961,869 89,37% REGULAR RESERVES 7,815,921 0.96% 7,815,921 0.97% RESERVE FOR CONTINGENCY 71,398,946 8.74% 71,398,946 8.83% UNDIVIDED EARNINGS 561,056 0.07% 561,056 0.07% EQUITY ACQUIRED IN MERGER 354,424 0.04% 354,424 0.04% EQUITY ACQUIRED-C&H SEFCU MERGER 474,999 0.06% 474,999 0.06% NET INCOME(LOSS) 85,558 0.01% 0 0.00% MEMBER CAPITAL 80,690,903 9.88% 80,605,346 9.96% TOTAL EQUITY 810,798,425 99.28% 803,567,215 99.33%	SHARES - IRA SHARES	28,501,324	3.49%	28,206,186	3.49%
REGULAR RESERVES 7,815,921 0.96% 7,815,921 0.97% RESERVE FOR CONTINGENCY 71,398,946 8.74% 71,398,946 8.83% UNDIVIDED EARNINGS 561,056 0.07% 561,056 0.07% EQUITY ACQUIRED IN MERGER 354,424 0.04% 354,424 0.04% EQUITY ACQUIRED-C&H SEFCU MERGER 474,999 0.06% 474,999 0.06% NET INCOME(LOSS) 85,558 0.01% 0 0.00% MEMBER CAPITAL 80,690,903 9.88% 80,605,346 9.96% TOTAL EQUITY 810,798,425 99.28% 803,567,215 99.33%	SHARES - CLUB SHARES	313,636	0.04%	1,036,720	0.13%
RESERVE FOR CONTINGENCY 71,398,946 8.74% 71,398,946 8.83% UNDIVIDED EARNINGS 561,056 0.07% 561,056 0.07% EQUITY ACQUIRED IN MERGER 354,424 0.04% 354,424 0.04% EQUITY ACQUIRED-C&H SEFCU MERGER 474,999 0.06% 474,999 0.06% NET INCOME(LOSS) 85,558 0.01% 0 0.00% MEMBER CAPITAL 80,690,903 9.88% 80,605,346 9.96% TOTAL EQUITY 810,798,425 99.28% 803,567,215 99.33%	MEMBER SHARES	730,107,522	89.40%	722,961,869	89.37%
UNDIVIDED EARNINGS 561,056 0.07% 561,056 0.07% EQUITY ACQUIRED IN MERGER 354,424 0.04% 354,424 0.04% EQUITY ACQUIRED-C&H SEFCU MERGER 474,999 0.06% 474,999 0.06% NET INCOME(LOSS) 85,558 0.01% 0 0.00% MEMBER CAPITAL 80,690,903 9.88% 80,605,346 9.96% TOTAL EQUITY 810,798,425 99.28% 803,567,215 99.33%	REGULAR RESERVES	7,815,921	0.96%	7,815,921	0.97%
EQUITY ACQUIRED IN MERGER 354,424 0.04% 354,424 0.04% EQUITY ACQUIRED-C&H SEFCU MERGER 474,999 0.06% 474,999 0.06% NET INCOME(LOSS) 85,558 0.01% 0 0.00% MEMBER CAPITAL 80,690,903 9.88% 80,605,346 9.96% TOTAL EQUITY 810,798,425 99.28% 803,567,215 99.33%	RESERVE FOR CONTNGENCY	71,398,946	8.74%	71,398,946	8.83%
EQUITY ACQUIRED-C&H SEFCU MERGER 474,999 0.06% 474,999 0.06% NET INCOME(LOSS) 85,558 0.01% 0 0.00% MEMBER CAPITAL 80,690,903 9.88% 80,605,346 9.96% TOTAL EQUITY 810,798,425 99.28% 803,567,215 99.33%	UNDIVIDED EARNINGS	561,056	0.07%	561,056	0.07%
NET INCOME(LOSS) 85,558 0.01% 0 0.00% MEMBER CAPITAL 80,690,903 9.88% 80,605,346 9.96% TOTAL EQUITY 810,798,425 99.28% 803,567,215 99.33%	EQUITY ACQUIRED IN MERGER	354,424	0.04%		0.04%
MEMBER CAPITAL 80,690,903 9.88% 80,605,346 9.96% TOTAL EQUITY 810,798,425 99.28% 803,567,215 99.33%				474,999	0.06%
TOTAL EQUITY 810,798,425 99.28% 803,567,215 99.33%					
	MEMBER CAPITAL	80,690,903	9.88%	80,605,346	9.96%
LIABILITIES+EOUITY 816,663,678 100.00% 808.965.089 100.00%	TOTAL EQUITY	810,798,425	99.28%	803,567,215	99.33%
	LIABILITIES+EQUITY	816,663,678	100.00%	808,965,089	100.00%

Certified Correct By:

David M. Green, President/CEO

Paul Christensen, Senior Vice President/CFO