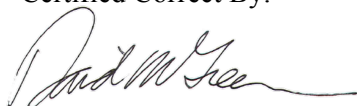


1st NORTHERN CALIFORNIA CREDIT UNION

Income and Expense for Month

	11/30/2020	% Income 11/30/2020	11/2020 QTD	11/2020 YTD
<u>INCOME</u>				
INCOME FROM LOANS	682,430	46.59%	1,385,036	7,361,754
INVESTMENT INCOME	645,076	44.04%	1,285,804	7,725,415
FEE INCOME	26,764	1.83%	61,236	322,039
OTHER OPERATING INCOME	110,600	7.55%	222,911	1,268,648
TOTAL INCOME	1,464,869	100.00%	2,954,987	16,677,857
<u>EXPENSE</u>				
EMPLOYEE COMPENSATION	447,079	30.52%	890,997	4,737,553
EMPLOYEE BENEFITS	148,127	10.11%	293,315	1,680,807
TRAVEL & CONFERENCE	2,000	0.14%	4,000	22,000
ASSOCIATION DUES	6,493	0.44%	12,985	71,963
OFFICE OCCUPANCY	90,681	6.19%	176,022	877,250
OFFICE OPERATIONS	279,785	19.10%	560,415	3,050,206
EDUCATION & PROMOTION	35,245	2.41%	76,024	444,441
LOAN SERVICING	30,043	2.05%	52,885	264,007
PROFESSIONAL & OUTSIDE SERVICE	101,366	6.92%	199,976	996,746
PROVISION FOR LOAN LOSSES	0	0.00%	0	260,600
NCUA - ASSESSMENTS	0	0.00%	0	0
MEMBERS INSURANCE	0	0.00%	0	2,000
SUPERVISION & EXAM FEES	7,800	0.53%	15,600	85,800
CASH OVER & SHORT	3	0.00%	210	568
ANNUAL MEETING	250	0.02%	500	2,750
OTHER OPERATING EXPENSES	515	0.04%	1,113	7,794
TOTAL EXPENSE	1,149,387	78.46%	2,284,040	12,504,485
NET BEFORE DIVIDENDS	315,482	21.54%	670,947	4,173,371
<u>DIVIDENDS</u>				
DIVIDENDS - REGULAR SHARES	20,000	1.37%	47,500	298,340
DIVIDENDS - SHARE DRAFTS	3,493	0.24%	7,045	71,331
DIVIDENDS - MONEY MARKET SHARES	54,779	3.74%	110,777	829,106
DIVIDENDS - CERTIFICATES	160,396	10.95%	332,753	2,020,150
DIVIDENDS - IRA SHARES	10,189	0.70%	20,667	224,428
DIVIDENDS - CLUB SHARES	28	0.00%	51	558
TOTAL DIVIDENDS	248,885	16.99%	518,792	3,443,912
NET AFTER DIVIDENDS	66,597	4.55%	152,155	729,459
BARGAIN PURCHASE GAIN FROM MERC	0	0.00%	0	918,401
TOTAL NON-OP INC/EXP	0	0.00%	0	918,401
NET INCOME	66,597	4.55%	152,155	1,647,860

Certified Correct By:



David M. Green, President/CEO

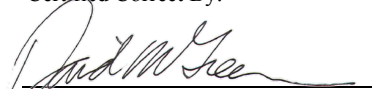


Tasha Kostick, Senior Vice President/CFO

1st NORTHERN CALIFORNIA CREDIT UNION
Statement of Condition

	11/30/2020	% Assets 11/30/2020	10/31/2020	% Assets 10/31/2020
<u>ASSETS</u>				
LOANS TO MEMBERS	280,360,813	34.21%	277,047,371	33.92%
ALLOWANCE FOR LOAN LOSSES	(1,537,414)	(0.19%)	(1,538,322)	(0.19%)
DIRECT DEPOSIT RECEIVABLE	13,842,883	1.69%	10,707,745	1.31%
OTHER RECEIVABLES	1,447,167	0.18%	780,409	0.10%
OTHER RECEIVABLES	15,290,050	1.87%	11,488,154	1.41%
CHANGE FUND	1,839,338	0.22%	1,993,078	0.24%
US GOVT OBLIGATIONS	98,503,735	12.02%	96,500,866	11.82%
FEDERAL AGENCY SECURITIES	214,858,522	26.22%	209,683,650	25.68%
CORPORATE CREDIT UNION	38,225,228	4.66%	46,236,805	5.66%
CERTIFICATES OF DEPOSIT	157,358,192	19.20%	160,640,594	19.67%
INVESTMENTS	508,945,677	62.11%	513,061,915	62.82%
NCUSIF DEPOSIT	6,541,637	0.80%	6,541,637	0.80%
PREPAID EXPENSES	752,326	0.09%	779,759	0.10%
LAND	341,195	0.04%	341,195	0.04%
BUILDING (net)	1,568,080	0.19%	1,574,574	0.19%
FURNITURE & EQUIPMENT (net)	480,557	0.06%	497,880	0.06%
LEASEHOLD IMPROVEMENTS (net)	931,720	0.11%	952,380	0.12%
FIXED ASSETS	3,321,550	0.41%	3,366,028	0.41%
ACCRUED INCOME	2,807,281	0.34%	2,752,109	0.34%
MISCELLANEOUS ASSETS	1,171,651	0.14%	1,171,949	0.14%
OTHER ASSETS	3,978,932	0.49%	3,924,058	0.48%
TOTAL ASSETS	819,492,910	100.00%	816,663,678	100.00%
<u>LIABILITIES</u>				
ACCOUNTS PAYABLE	1,091,693	0.13%	1,272,542	0.16%
DIVIDENDS PAYABLE	286,375	0.03%	265,696	0.03%
TAXES PAYABLE	3,557	0.00%	8,108	0.00%
ACCRUED LIABILITIES	2,106,723	0.26%	2,045,533	0.25%
EMPLOYEE RETIREMENT PLAN	1,164,865	0.14%	1,164,865	0.14%
SUSPENSE	1,505,314	0.18%	1,108,508	0.14%
ACCOUNTS PAYABLE	6,158,527	0.75%	5,865,253	0.72%
TOTAL LIABILITIES	6,158,527	0.75%	5,865,253	0.72%
<u>EQUITY</u>				
SHARES - REGULAR	285,021,865	34.78%	283,802,092	34.75%
SHARE DRAFTS	113,226,677	13.82%	114,834,495	14.06%
SHARES - MONEY MARKET	176,058,533	21.48%	173,227,006	21.21%
SHARES-CERTIFICATES	129,429,806	15.79%	129,428,969	15.85%
SHARES - IRA SHARES	28,488,200	3.48%	28,501,324	3.49%
SHARES - CLUB SHARES	351,801	0.04%	313,636	0.04%
MEMBER SHARES	732,576,883	89.39%	730,107,522	89.40%
REGULAR RESERVES	7,815,921	0.95%	7,815,921	0.96%
RESERVE FOR CONTNGENCY	71,398,946	8.71%	71,398,946	8.74%
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)	152,155	0.02%	85,558	0.01%
MEMBER CAPITAL	80,757,500	9.85%	80,690,903	9.88%
TOTAL EQUITY	813,334,383	99.25%	810,798,425	99.28%
LIABILITIES+EQUITY	819,492,910	100.00%	816,663,678	100.00%

Certified Correct By:


David M. Green, President/CEO


Tasha Kostick, Senior Vice President/CFO