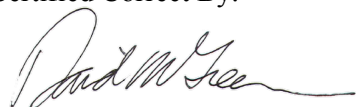


1st NORTHERN CALIFORNIA CREDIT UNION

Income and Expense for Month

	03/31/2021	% Income 03/31/2021	03/2021 QTD	03/2021 YTD
<u>INCOME</u>				
INCOME FROM LOANS	\$ 729,815	48.98%	\$ 2,095,355	2,095,355
INVESTMENT INCOME	583,351	39.15%	1,789,230	1,789,230
FEE INCOME	33,999	2.28%	92,202	92,202
OTHER OPERATING INCOME	142,901	9.59%	350,482	350,482
TOTAL INCOME	1,490,066	100.00%	4,327,269	4,327,269
<u>EXPENSE</u>				
EMPLOYEE COMPENSATION	435,087	29.20%	1,297,440	1,297,440
EMPLOYEE BENEFITS	154,278	10.35%	462,017	462,017
TRAVEL & CONFERENCE	2,000	0.13%	6,000	6,000
ASSOCIATION DUES	6,816	0.46%	20,447	20,447
OFFICE OCCUPANCY	70,338	4.72%	238,887	238,887
OFFICE OPERATIONS	308,179	20.68%	873,326	873,326
EDUCATION & PROMOTION	36,011	2.42%	106,302	106,302
LOAN SERVICING	29,751	2.00%	82,345	82,345
PROFESSIONAL & OUTSIDE SERVICE	104,592	7.02%	318,945	318,945
PROVISION FOR LOAN LOSSES	0	0.00%	0	0
NCUA - ASSESSMENTS	0	0.00%	0	0
MEMBERS INSURANCE	0	0.00%	0	0
SUPERVISION & EXAM FEES	7,800	0.52%	23,400	23,400
CASH OVER & SHORT	(5)	(0)	95	95
ANNUAL MEETING	250	0.02%	750	750
OTHER OPERATING EXPENSES	655	0.04%	2,013	2,013
TOTAL EXPENSE	1,155,751	77.56%	3,431,967	3,431,967
NET BEFORE DIVIDENDS	334,315	22.44%	895,301	895,301
<u>DIVIDENDS</u>				
DIVIDENDS - REGULAR SHARES	24,311	1.63%	68,811	68,811
DIVIDENDS - SHARE DRAFTS	3,860	0.26%	10,878	10,878
DIVIDENDS - MONEY MARKET SHARES	46,639	3.13%	144,860	144,860
DIVIDENDS - CERTIFICATES	81,685	5.48%	279,197	279,197
DIVIDENDS - IRA SHARES	10,500	0.70%	30,565	30,565
DIVIDENDS - CLUB SHARES	48	0.00%	112	112
TOTAL DIVIDENDS	167,043	11.21%	534,423	534,423
NET AFTER DIVIDENDS	167,272	11.23%	360,879	360,879
TOTAL NON-OP INC/EXP	0	0.00%	0	0
NET INCOME	167,272	11.23%	360,879	360,879

Certified Correct By:



David M. Green, President/CEO




Tasha Kostick, Senior Vice President/CFO

1st NORTHERN CALIFORNIA CREDIT UNION
Statement of Condition

	03/31/2021	% Assets 03/31/2021	02/28/2021	% Assets 02/28/2021
<u>ASSETS</u>				
LOANS TO MEMBERS	\$ 285,945,410	33.47%	\$ 288,059,572	34.23%
ALLOWANCE FOR LOAN LOSSES	(1,609,918)	(0.19%)	(1,565,312)	(0.19%)
DIRECT DEPOSIT RECEIVABLE	16,423,423	1.92%	15,201,086	1.81%
OTHER RECEIVABLES	1,057,429	0.12%	847,578	0.10%
OTHER RECEIVABLES	17,480,852	2.05%	16,048,664	1.91%
CHANGE FUND	1,804,090	0.21%	2,057,911	0.24%
US GOVT OBLIGATIONS	129,565,775	15.16%	115,145,332	13.68%
FEDERAL AGENCY SECURITIES	213,643,889	25.00%	214,914,754	25.54%
CORPORATE CREDIT UNION	42,493,705	4.97%	39,786,815	4.73%
CERTIFICATES OF DEPOSIT	150,030,458	17.56%	151,816,247	18.04%
INVESTMENTS	535,733,828	62.70%	521,663,149	62.00%
NCUSIF DEPOSIT	6,541,637	0.77%	6,541,637	0.78%
PREPAID EXPENSES	835,891	0.10%	851,539	0.10%
LAND	341,195	0.04%	341,195	0.04%
BUILDING (net)	1,542,104	0.18%	1,548,598	0.18%
FURNITURE & EQUIPMENT (net)	535,068	0.06%	454,937	0.05%
LEASEHOLD IMPROVEMENTS (net)	852,929	0.10%	862,487	0.10%
FIXED ASSETS	3,271,296	0.38%	3,207,217	0.38%
ACCRUED INCOME	2,677,410	0.31%	2,815,361	0.33%
MISCELLANEOUS ASSETS	1,749,540	0.20%	1,740,716	0.21%
OTHER ASSETS	4,426,950	0.52%	4,556,077	0.54%
TOTAL ASSETS	854,430,035	100.00%	841,420,453	100.00%
<u>LIABILITIES</u>				
ACCOUNTS PAYABLE	1,027,802	0.12%	1,615,867	0.19%
DIVIDENDS PAYABLE	229,734	0.03%	188,742	0.02%
TAXES PAYABLE	437	0.00%	11,243	0.00%
ACCRUED LIABILITIES	1,810,219	0.21%	2,255,189	0.27%
EMPLOYEE RETIREMENT PLAN	1,311,712	0.15%	1,302,590	0.15%
SUSPENSE	1,351,291	0.16%	1,311,588	0.16%
ACCOUNTS PAYABLE	5,731,195	0.67%	6,685,219	0.79%
TOTAL LIABILITIES	5,731,195	0.67%	6,685,219	0.79%
<u>EQUITY</u>				
SHARES - REGULAR	303,050,251	35.47%	296,092,332	35.19%
SHARE DRAFTS	122,939,439	14.39%	118,585,173	14.09%
SHARES - MONEY MARKET	192,935,796	22.58%	190,218,798	22.61%
SHARES-CERTIFICATES	119,176,191	13.95%	119,585,592	14.21%
SHARES - IRA SHARES	28,376,612	3.32%	28,287,375	3.36%
SHARES - CLUB SHARES	584,344	0.07%	497,028	0.06%
MEMBER SHARES	767,062,632	89.77%	753,266,298	89.52%
REGULAR RESERVES	7,815,921	0.91%	7,815,921	0.93%
RESERVE FOR CONTNGENCY	72,429,808	8.48%	72,068,929	8.57%
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)	0	0.00%	193,606	0.02%
MEMBER CAPITAL	81,636,208	9.55%	81,468,936	9.68%
TOTAL EQUITY	848,698,840	99.33%	834,735,234	99.21%
LIABILITIES+EQUITY	854,430,035	100.00%	841,420,453	100.00%

Certified Correct By:


 David M. Green, President/CEO


 Tasha Kostick, Senior Vice President/CFO