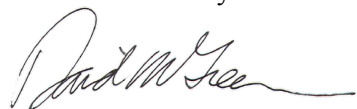


# 1st NORTHERN CALIFORNIA CREDIT UNION

## Income and Expense for Month

	04/30/2021	% Income 04/30/2021	04/2021 QTD	04/2021 YTD
<b><u>INCOME</u></b>				
INCOME FROM LOANS	\$ 699,338	49.53%	\$ 699,338	2,794,693
INVESTMENT INCOME	566,013	40.09%	566,013	2,355,243
FEE INCOME	24,611	1.74%	24,611	116,813
OTHER OPERATING INCOME	121,882	8.63%	121,882	472,364
<b>TOTAL INCOME</b>	<b>1,411,844</b>	<b>100.00%</b>	<b>1,411,844</b>	<b>5,739,113</b>
<b><u>EXPENSE</u></b>				
EMPLOYEE COMPENSATION	434,738	30.79%	434,738	1,732,179
EMPLOYEE BENEFITS	145,702	10.32%	145,702	607,720
TRAVEL & CONFERENCE	2,000	0.14%	2,000	8,000
ASSOCIATION DUES	6,816	0.48%	6,816	27,262
OFFICE OCCUPANCY	72,968	5.17%	72,968	311,856
OFFICE OPERATIONS	298,962	21.18%	298,962	1,172,289
EDUCATION & PROMOTION	35,622	2.52%	35,622	141,925
LOAN SERVICING	23,709	1.68%	23,709	106,054
PROFESSIONAL & OUTSIDE SERVICE	105,904	7.50%	105,904	424,849
PROVISION (BENEFIT) FOR LOAN LOSSES	(50,000)	(3.54%)	(50,000)	(50,000)
NCUA - ASSESSMENTS	0	0.00%	0	0
MEMBERS INSURANCE	0	0.00%	0	0
SUPERVISION & EXAM FEES	7,800	0.55%	7,800	31,200
CASH OVER & SHORT	(0)	0	(0)	95
ANNUAL MEETING	250	0.02%	250	1,000
OTHER OPERATING EXPENSES	697	0.05%	697	2,710
<b>TOTAL EXPENSE</b>	<b>1,085,170</b>	<b>76.86%</b>	<b>1,085,170</b>	<b>4,517,137</b>
<b>NET BEFORE DIVIDENDS</b>	<b>326,675</b>	<b>23.14%</b>	<b>326,675</b>	<b>1,221,976</b>
<b><u>DIVIDENDS</u></b>				
DIVIDENDS - REGULAR SHARES	26,000	1.84%	26,000	94,811
DIVIDENDS - SHARE DRAFTS	3,769	0.27%	3,769	14,647
DIVIDENDS - MONEY MARKET SHARES	45,271	3.21%	45,271	190,132
DIVIDENDS - CERTIFICATES	73,840	5.23%	73,840	353,036
DIVIDENDS - IRA SHARES	10,375	0.73%	10,375	40,939
DIVIDENDS - CLUB SHARES	51	0.00%	51	163
<b>TOTAL DIVIDENDS</b>	<b>159,305</b>	<b>11.28%</b>	<b>159,305</b>	<b>693,728</b>
<b>NET AFTER DIVIDENDS</b>	<b>167,370</b>	<b>11.85%</b>	<b>167,370</b>	<b>528,248</b>
<b>TOTAL NON-OP INC/EXP</b>	<b>0</b>	<b>0.00%</b>	<b>0</b>	<b>0</b>
<b>NET INCOME</b>	<b>167,370</b>	<b>11.85%</b>	<b>167,370</b>	<b>528,248</b>

Certified Correct By:



David M. Green, President/CEO




Tasha Kostick, Senior Vice President/CFO

**1st NORTHERN CALIFORNIA CREDIT UNION**  
**Statement of Condition**

	04/30/2021	% Assets 04/30/2021	03/31/2021	% Assets 03/31/2021
<b><u>ASSETS</u></b>				
LOANS TO MEMBERS	\$ 289,064,836	33.57%	\$ 285,945,410	33.47%
ALLOWANCE FOR LOAN LOSSES	(1,558,649)	(0.18)	(1,609,918)	(0.19)
DIRECT DEPOSIT RECEIVABLE	11,290,360	1.31%	16,423,423	1.92%
OTHER RECEIVABLES	1,159,484	0.13%	1,057,429	0.12%
<b>OTHER RECEIVABLES</b>	<b>12,449,843</b>	<b>1.45%</b>	<b>17,480,852</b>	<b>2.05%</b>
CHANGE FUND	2,309,100	0.27%	1,804,090	0.21%
US GOVT OBLIGATIONS	142,063,090	16.50%	129,565,775	15.16%
FEDERAL AGENCY SECURITIES	209,796,938	24.37%	213,643,889	25.00%
CORPORATE CREDIT UNION	43,347,050	5.03%	42,493,705	4.97%
CERTIFICATES OF DEPOSIT	148,040,635	17.19%	150,030,458	17.56%
<b>INVESTMENTS</b>	<b>543,247,713</b>	<b>63.09%</b>	<b>535,733,828</b>	<b>62.70%</b>
NCUSIF DEPOSIT	6,934,300	0.81%	6,541,637	0.77%
PREPAID EXPENSES	847,087	0.10%	835,891	0.10%
LAND	341,195	0.04%	341,195	0.04%
BUILDING (net)	1,535,610	0.18%	1,542,104	0.18%
FURNITURE & EQUIPMENT (net)	592,387	0.07%	535,068	0.06%
LEASEHOLD IMPROVEMENTS (net)	843,371	0.10%	852,929	0.10%
<b>FIXED ASSETS</b>	<b>3,312,563</b>	<b>0.38%</b>	<b>3,271,296</b>	<b>0.38%</b>
ACCRUED INCOME	2,699,045	0.31%	2,677,410	0.31%
MISCELLANEOUS ASSETS	1,749,243	0.20%	1,749,540	0.20%
<b>OTHER ASSETS</b>	<b>4,448,288</b>	<b>0.52%</b>	<b>4,426,950</b>	<b>0.52%</b>
<b>TOTAL ASSETS</b>	<b>861,055,080</b>	<b>100.00%</b>	<b>854,430,035</b>	<b>100.00%</b>
<b><u>LIABILITIES</u></b>				
ACCOUNTS PAYABLE	1,139,093	0.13%	1,027,802	0.12%
DIVIDENDS PAYABLE	157,955	0.02%	229,734	0.03%
TAXES PAYABLE	1,420	0.00%	437	0.00%
ACCRUED LIABILITIES	1,894,675	0.22%	1,810,219	0.21%
EMPLOYEE RETIREMENT PLAN	1,311,712	0.15%	1,311,712	0.15%
SUSPENSE	955,288	0.11%	1,351,291	0.16%
<b>ACCOUNTS PAYABLE</b>	<b>5,460,143</b>	<b>0.63%</b>	<b>5,731,195</b>	<b>0.67%</b>
<b>TOTAL LIABILITIES</b>	<b>5,460,143</b>	<b>0.63%</b>	<b>5,731,195</b>	<b>0.67%</b>
<b><u>EQUITY</u></b>				
SHARES - REGULAR	308,419,723	35.82%	303,050,251	35.47%
SHARE DRAFTS	122,303,684	14.20%	122,939,439	14.39%
SHARES - MONEY MARKET	193,851,395	22.51%	192,935,796	22.58%
SHARES-CERTIFICATES	119,647,143	13.90%	119,176,191	13.95%
SHARES - IRA SHARES	28,957,715	3.36%	28,376,612	3.32%
SHARES - CLUB SHARES	611,700	0.07%	584,344	0.07%
<b>MEMBER SHARES</b>	<b>773,791,360</b>	<b>89.87%</b>	<b>767,062,632</b>	<b>89.77%</b>
REGULAR RESERVES	7,815,921	0.91%	7,815,921	0.91%
RESERVE FOR CONTNGENCY	72,429,808	8.41%	72,429,808	8.48%
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)	167,370	0.02%	0	0.00%
<b>MEMBER CAPITAL</b>	<b>81,803,578</b>	<b>9.50%</b>	<b>81,636,208</b>	<b>9.55%</b>
<b>TOTAL EQUITY</b>	<b>855,594,937</b>	<b>99.37%</b>	<b>848,698,840</b>	<b>99.33%</b>
<b>LIABILITIES+EQUITY</b>	<b>861,055,080</b>	<b>100.00%</b>	<b>854,430,035</b>	<b>100.00%</b>

Certified Correct By:

  
 David M. Green, President/CEO

  
 Tasha Kostick, Senior Vice President/CFO