## 1st NORTHERN CALIFORNIA CREDIT UNION

## Income and Expense for Month

	06/30/2022	06/30/2022	06/2022 QTD	06/2022 YTD
INCOME				
INCOME INCOME FROM LOANS	\$721,644	60.75%	\$2,160,002	\$4 202 650
INVESTMENT INCOME	483,579	40.71%	\$2,169,993	\$4,303,659
FEE INCOME	30,459	2.56%	1,392,470 87,752	2,769,839
OTHER OPERATING INCOME	(47,767)	(4.02%)	201,769	174,339 441,827
TOTAL INCOME	1,187,916	100.00%	3,851,984	7,689,663
	-			
<u>EXPENSE</u>				
EMPLOYEE COMPENSATION	458,459	38.59%	1,389,677	2,768,786
EMPLOYEE BENEFITS	(22,240)	(1.87%)	286,824	619,201
TRAVEL & CONFERENCE	1,500	0.13%	4,500	9,000
ASSOCIATION DUES	7,143	0.60%	21,428	42,855
OFFICE OCCUPANCY	85,528	7.20%	255,652	513,717
OFFICE OPERATIONS	317,046	26.69%	937,446	1,780,680
EDUCATION & PROMOTION	38,492	3.24%	115,580	230,619
LOAN SERVICING	30,200	2.54%	92,196	180,963
PROFESSIONAL & OUTSIDE SERVICE	87,153	7.34%	260,167	560,179
PROVISION FOR LOAN LOSSES	0	0.00%	0	(250,000)
NCUA - ASSESSMENTS	0	0.00%	0	0
MEMBERS INSURANCE	0	0.00%	0	0
SUPERVISION & EXAM FEES	11,000	0.93%	35,000	71,000
CASH OVER & SHORT	25	0.00%	128	(28)
ANNUAL MEETING	250	0.02%	750	1,500
OTHER OPERATING EXPENSES	0	0.00%	309	1,071
TOTAL EXPENSE	1,014,557	85.41%	3,399,657	6,529,542
NET BEFORE DIVIDENDS	173,359	14.59%	452,327	1,160,122
<b>DIVIDENDS</b>				
DIVIDENDS - REGULAR SHARES	25,223	2.12%	80,223	158,277
DIVIDENDS - SHARE DRAFTS	4,267	0.36%	12,881	25,386
DIVIDENDS - MONEY MARKET SHARES	39,598	3.33%	105,273	202,781
DIVIDENDS - CERTIFICATES	38,771	3.26%	118,460	245,791
DIVIDENDS - IRA SHARES	10,517	0.89%	31,411	61,754
DIVIDENDS - CLUB SHARES	51	0.00%	137	238
TOTAL DIVIDENDS	118,426	9.97%	348,384	694,229
NET AFTER DIVIDENDS	54,933	4.62%	103,943	465,893
TOTAL NON-OP INC/EXP	0	0.00%	0	0
NET INCOME	54,933	4.62%	103,943	465,893
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Certified Correct By:

David M. Green, President/CEO

Tasha Kostick, Senior Vice President/CFO

## 1st NORTHERN CALIFORNIA CREDIT UNION

Statement of Condition

ALLOWANCE FOR LOAN LOSSES  DIRECT DEPOSIT RECEIVABLE  DIRECT DEPOSIT RECEIVABLE  17,768,489  1.95%  1.6261,074  1.80%  OTHER RECEIVABLES  2.947,630  0.28%  1.769,992  0.20%  CHANGE FUND  1.869,338  0.21%  2.543,965  0.28%  CHANGE FUND  1.869,338  0.21%  2.543,965  0.28%  US GOVT OBLIGATIONS  177,543,713  19.52%  177,643,902  19.69%  FEDERAL AGENCY SECURITIES  2.20,68,325  2.44.2%  2.23,915,521  2.48.3%  CORPORATE CREDIT UNION  3.4,770,163  3.77%  2.7243,819  3.02%  CERTIFICATES OF DEPOSIT  123,156,682  13.54%  126,456,739  140,22%  NCUSIF DEPOSIT  7,454,015  3.745		0	6/30/2022	% Assets 06/30/2022		05/31/2022	% Assets 05/31/2022
ALLOWANCE FOR LOAN LOSSES   1,095,336   0,12%   1,103,345   0,12%	<u>ASSETS</u>						
DIRECT DEPOSIT RECEIVABLE   17,768,489   1.95%   16,261,074   1.80%   OTHER RECEIVABLES   2,347,630   0.28%   1,769,092   0.20%   OTHER RECEIVABLES   2,347,630   0.28%   1,769,092   0.20%   OTHER RECEIVABLES   2,347,630   0.28%   1,769,092   0.20%   CHANGE FUND   1,869,338   0.21%   2,543,965   0.28%   US GOVT OBLIGATIONS   177,543,713   19.52%   177,643,902   19.69%   FEDERAL AGENCY SECURITIES   222,068,325   24.42%   223,915,521   24.82%   CORPORATE CREDIT UNION   34,470,163   3.79%   27,243,819   3.02%   CERTIFICATES OF DEPOSIT   123,156,682   13.54%   126,456,739   14.02%   INVESTIBUTIS   557,238,833   61,27%   555,259,981   61,55%   NCUSIF DEPOSIT   7,454,015   0.82%   7,454,015   0.83%   PREPAID EXPENSES   611,134   0.07%   637,563   0.07%   LAND   341,195   0.04%   341,195   0.04%   BUILDING (net)   1,521,166   0.17%   1,527,815   0.17%   FURNITURE & EQUIPMENT (net)   307,007   0.03%   308,251   0.03%   ELASERIOL DIMPROVEMENTS (net)   846,691   0.09%   857,155   0.10%   FIXED ASSETS   3,916,058   0,33%   3,034,415   0,34%   ACCRUED INCOME   2,644,529   0.29%   2,698,030   0.30%   MISCELLANEOUS ASSETS   1,645,027   0.18%   1,470,293   0.16%   MISCELLANEOUS ASSETS   1,645,027   0.18%   1,470,293   0.16%   MISCELLANEOUS ASSETS   1,645,027   0.18%   1,470,293   0.16%   MISCELLANEOUS PAYABLE   191,746   0.02%   153,153   0.02%   TAXES PAYABLE   3,911   0.00%   1,140   0.00%    LABILITIES   3,911   0.00%   1,140   0.00%   ACCOUNTS PAYABLE   191,746   0.02%   153,153   0.02%   ACCOUNTS PAYABLE   3,911   0.00%   3,729,571   0.41%    FOTAL LIABILITIES   5,388,85,518   37,23%   5,336,088,708   37,26%   ACCOUNTS PAYABLE   3,911   0.00%   3,729,571   0.41%    FOTAL LIABILITIES   5,386,609   90.00%   3,466,601   0.00%   ACCOUNTS PAYABLE   13,733,134   14,70%   130,673,916   14,49%   ACCOUNTS PAYABLE   3,913,836   1.18%   1.88,638   0.15%   ACCOUNTS PAYABLE   3,913,836   1.80%   1.88,510   12,00%   ACCOUNTS PAYABLE   13,733,134   14,70%   130,673,916   14,49%   ACCOUNTS PAYABLE   13,733,134   14,70%   130,673,916	LOANS TO MEMBERS	\$	315,879,025	34.73%	\$	312,012,526	34.59%
OTHER RECEIVABLES         2.547,630         0.28%         1.760,992         0.20%           OTHER RECEIVABLES         20.316,119         2.23%         18,020,666         2.00%           CHANGE FUND         1.869,338         0.21%         2.543,965         0.28%           US GOVT OBLIGATIONS         177,543,713         19.52%         177,643,902         19.69%           FEDERAL AGENCY SECURITIES         222,068,325         24.42%         223,915,521         24.83         3.0%           CORPORATE CREDIT UNION         34,470,163         3.79%         127,243,819         3.0%           CERTIFICATES OF DEPOSIT         123,156,682         13.54%         126,456,739         14.02%           INVESTMENTS         557,288,883         61,27%         555,259,981         61,55%           PREPAID EXPENSIES         611,134         0.07%         637,563         0.07%           LAND         341,195         0.04%         341,195         0.04%           BUILDING (net)         1,521,166         0.17%         1,527,815         0.17%           FURND ASSETS         3,016,088         0.33%         3,034,415         0.33%           ACCULD IMPROVEMENTS (net)         307,007         0.03%         857,155         0.10%	ALLOWANCE FOR LOAN LOSSES		(1,095,336)	(0.12%)		(1,103,345)	(0.12%)
OTHER RECEIVABLES         20,316,119         2.23%         18,022,066         2.00%           CHANGE FUND         1,869,338         0.21%         2,434,965         0.28%           US GOVT OBLIGATIONS         177,543,713         19.52%         177,643,902         19.60%           FEDERAL AGENCY SECURITIES         222,068,325         24.42%         223,915,521         24.82%           CORPORATE CREDIT UNION         34,470,163         3.79%         27,243,819         30.20%           CERTIFICATES OF DEPOSIT         123,156,822         135,44%         126,456,739         14.02%           CERTIFICATES OF DEPOSIT         7,454,015         0.82%         7,454,015         0.83%           NCUSIF DEPOSIT         7,454,015         0.02%         7,454,015         0.83%           LEAND         341,95         0.04%         341,195         0.04%           BULDING (net)         1,521,166         0.17%         1,527,815         0.17%           FURNITURE & EQUIPMENT (net)         307,007         0.03%         308,251         0.19%           FURNITURE & EQUIPMENT (net)         307,007         0.03%         303,2415         0.34%           ACCEULD IMPROVEMENTS (net)         846,691         0.09%         857,155         0.10%	DIRECT DEPOSIT RECEIVABLE		17,768,489	1.95%		16,261,074	1.80%
US GOVT OBLIGATIONS	OTHER RECEIVABLES		2,547,630	0.28%		1,760,992	0.20%
SGOVT OBLIGATIONS	OTHER RECEIVABLES	·	20,316,119	2.23%		18,022,066	2.00%
FEDERAL AGENCY SECURITIES   222,068,325   24.42%   223,915,521   24.82%   CORPORATE CREDIT UNION   34,470,163   3.79%   72,7243,819   3.02%   CERTIFICATIS OF DEPOSIT   123,156,682   13.54%   126,456,739   14.02%   INVESTMENTS   557,238,883   61,27%   555,529,981   61,56%   NCUSIF DEPOSIT   7,454,015   0.82%   7,454,015   0.83%   PREPAID EXPENSES   611,134   0.07%   637,563   0.07%   1.527,815   0.17%   FURNITURE EQUIPMENT (net)   1.521,166   0.17%   1.527,815   0.17%   FURNITURE EQUIPMENTS (net)   341,095   0.04%   341,195   0.04%   1.527,815   0.17%   FURNITURE EQUIPMENTS (net)   846,691   0.09%   857,155   0.10%   IXACOLUMN   1.527,815   0.12%   IXACOLUMN   1.527,815   0.22%   IXACOLUMN	CHANGE FUND		1,869,338	0.21%		2,543,965	0.28%
CORPORATE CREDIT UNION   34,470,163   3,79%   27,243,819   3,02%   CERTIFICATES OF DEPOSIT   123,156,682   13,54%   126,456,739   14,02%   10,045,739   14,02%   10,045,739   14,02%   10,04%   555,259,881   61,56%   NCUSIF DEPOSIT   7,454,015   0,82%   7,454,015   0,83%   PREPAID EXPENSES   611,134   0,07%   637,563   0,07%   LAND   341,195   0,04%   341,195   0,04%   152,7815   0,17%   EURNITURE & EQUIPMENT (net)   1,521,166   0,17%   1,527,815   0,17%   EURNITURE & EQUIPMENT (net)   846,691   0,09%   887,155   0,10%   FIXED ASSETS   3,016,058   0,33%   30,34415   0,34%   ACCRUED INCOME   2,614,529   0,29%   2,698,030   0,30%   MISCELLANEOUS ASSETS   4,259,557   0,18%   1,470,293   0,16%   0,17%   0,17%   0,17%   0,16%   0,10%   0	US GOVT OBLIGATIONS		177,543,713	19.52%		177,643,902	19.69%
CERTIFICATES OF DEPOSIT   123,156,682   13.54%   126,456,739   14.02%     INVESTMENTS   557,238,883   61.27%   555,259,981   61.56%     NCUSIT DEPOSIT   7,454,015   0.82%   7,454,015   0.83%     NCUSIT DEPOSIT   7,454,015   0.82%   7,454,015   0.83%     LAND   341,195   0.04%   341,195   0.04%     BUILDING (net)   1,521,166   0.17%   1,527,815   0.17%     EURNITURE & EQUIPMENT (net)   307,007   0.03%   308,251   0.03%     LEASEHOLD IMPROVEMENTS (net)   846,691   0.09%   857,155   0.10%     FIXED ASSETS   3,016,658   0.33%   3,034,415   0.34%     ACCRUED INCOME   2,614,529   0.29%   2,698,030   0.30%     MISCELLANEOUS ASSETS   1,645,027   0.18%   1,470,293   0.16%     OTHER ASSETS   \$909,548,793   100,00%   \$902,029,509   100,00%     TOTAL ASSETS   \$909,548,793   100,00%   \$902,029,509   100,00%     ACCRUED INCOME   2,104,508   0.23%   1,390,717   0.12%     LABILITIES   \$1,083,410   0.12%   \$1,039,717   0.12%     LAXES PAYABLE   191,746   0.02%   153,153   0.02%     TAXES PAYABLE   191,746   0.02%   153,153   0.02%     ACCRUED LIABILITIES   2,101,508   0.23%   1,996,512   0.22%     EMPLOYEE RETIREMENT PLAN   1,212,885   0.13%   1,385,638   0.15%     ACCOUNTS PAYABLE   6,382,846   0.70%   \$3,729,571   0.41%     FOUTH OF A STABLE   1,33,733,134   1,470%   130,673,916   14,49%     SUSPENSE   6,382,846   0.70%   \$3,729,571   0.41%     FOUTH OF A STABLE   1,33,733,134   1,470%   130,673,916   14,49%     SHARES - REGULAR   \$338,585,518   37,23%   \$336,088,708   37,26%     SHARES - RONGY MARKET   10,7318,876   11,80%   108,388,510   12,02%     SHARES - RONGY MARKET   210,674,567   23,16%   210,459,18   233,335     SHARES - RONGY MARKET   210,674,567   23,16%   210,459,18   233,355     SHARES - RONGY MARKET   210,674,567   23,16%   210,459,18   233,355     SHARES - RONGY MARKET   210,674,567   23,16%   210,459,18   233,355     SHARES - RONGY MARKET   210,674,567   23,16%   210,459,18   233,255     SHARES - RONGY MARKET   210,674,567   23,16%   210,459,18   233,255     SHARES - RONGY MARKET   210,674,567   23,16%   210	FEDERAL AGENCY SECURITIES		222,068,325	24.42%		223,915,521	24.82%
INVESTMENTS	CORPORATE CREDIT UNION		34,470,163	3.79%		27,243,819	3.02%
NCUSIF DEPOSIT         7,454,015         0.82%         7,454,015         0.83%           PREPAID EXPENSES         611,134         0.07%         637,563         0.07%           LAND         341,195         0.04%         341,195         0.04%           BUILDING (net)         1,521,166         0.17%         1,527,815         0.17%           FURNITURE & EQUIPMENT (net)         307,007         0.03%         308,251         0.03%           LEASEHOLD IMPROVEMENTS (net)         846,691         0.09%         857,155         0.10%           FIXED ASSETS         3,016,058         0.33%         3,034,415         0.34%           ACCRUED INCOME         2,614,529         0.29%         2,698,030         0.30%           MISCELLANEOUS ASSETS         1,645,027         0.18%         1,470,293         0.16%           OTHER ASSETS         \$909,548,793         100.00%         \$902,029,509         100.00%           LIABLITIES         \$000,00%         \$902,029,509         100.00%           LIABLITIES         \$1,039,717         0.12%         1,140,323         0.46%           LIABLITIES         \$1,039,717         0.12%         1,140,323         0.02%           ACCOUNTS PAYABLE         \$1,039,717         0.12%							14.02%
PREPAID EXPENSES   611,134   0.07%   637,563   0.07%     LAND   341,195   0.04%   341,195   0.04%     BUILDING (net)   1,521,166   0.17%   1,527,815   0.17%     FURNITURE & EQUIPMENT (net)   307,007   0.03%   308,251   0.03%     LEASEHOLD IMPROVEMENTS (net)   846,691   0.09%   857,155   0.10%     FIXED ASSETS   3,016,058   0.33%   3,034,415   0.34%     ACCRUED INCOME   2,614,529   0.29%   2,698,030   0.30%     MISCELLANEOUS ASSETS   1,645,027   0.18%   1,470,293   0.16%     OTHER ASSETS   4,259,557   0.47%   4,168,323   0.46%     TOTAL ASSETS   5909,548,793   100.00%   5902,029,509   100.00%     LIABILITIES	INVESTMENTS		557,238,883	61.27%		555,259,981	61.56%
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%   0.04%   0.04%   0.04%   0.04%   0.03%   0.03%   0.03%   0.03%   0.03%   0.03%   0.03%   0.05%   0	NCUSIF DEPOSIT		7,454,015	0.82%		7,454,015	0.83%
BUILDING (net)	PREPAID EXPENSES		611,134	0.07%		637,563	0.07%
FURNITURE & EQUIPMENT (net)   307,007   0.03%   308,251   0.03%   1.EASEHOLD IMPROVEMENTS (net)   846,691   0.09%   857,155   0.10%   FIXED ASSETS   3,016,058   0.33%   3,034,415   0.34%   3.024,415   0.34%   3.024,415   0.34%   3.024,415   0.34%   3.024,415   0.34%   3.024,415   0.34%   3.024,415   0.34%   3.024,415   0.34%   3.024,415   0.34%   3.024,415   0.34%   3.024,415   0.34%   3.024,415   0.34%   3.024,415   0.34%   3.024,415   0.34%   3.024,415   0.16%	LAND		341,195	0.04%		341,195	0.04%
B46,691   0.09%   857,155   0.10%   FIXED ASSETS   3,016,058   0.33%   3,034,415   0.34%     ACCRUED INCOME   2,614,529   0.29%   2,698,030   0.30%     MISCELLANEOUS ASSETS   1,645,027   0.18%   1,470,293   0.16%     OTHER ASSETS   4,259,557   0.47%   4,168,323   0.16%     OTHER ASSETS   4,259,557   0.47%   4,168,323   0.16%     OTHER ASSETS   5,909,548,793   100,00%   5,902,029,509   100,00%     LIABILITIES	BUILDING (net)		1,521,166	0.17%		1,527,815	0.17%
FIXED ASSETS         3,016,058         0.33%         3,034,415         0.34%           ACCRUED INCOME         2,614,529         0.29%         2,698,030         0.30%           MISCELLANEOUS ASSETS         1,645,027         0.18%         1,470,293         0.16%           OTHER ASSETS         4,259,557         0.47%         4,168,323         0.46%           TOTAL ASSETS         \$ 909,548,793         100.00%         \$ 902,029,509         100.00%           LIABILITIES         S         \$ 1,003,410         0.12%         \$ 1,039,717         0.12%           ACCOUNTS PAYABLE         \$ 1,034,410         0.02%         \$ 153,153         0.02%           ACCRUED LIABILITIES         \$ 1,91,746         0.02%         \$ 153,153         0.02%           ACCRUED LIABILITIES         \$ 2,101,508         0.23%         \$ 1,996,512         0.22%           EMILOYEE RETIREMENT PLAN         \$ 1,212,855         0.13%         \$ 1,385,638         0.15%           SUSPENSE         \$ 1,789,685         0.20%         \$ 844,589)         0.09%           ACCOUNTS PAYABLE         \$ 6,382,846         0.70%         \$ 3,729,571         0.41%           TOTAL LIABILITIES         \$ 6,382,846         0.70%         \$ 3,729,571         0.41% <t< td=""><td>FURNITURE &amp; EQUIPMENT (net)</td><td></td><td>307,007</td><td>0.03%</td><td></td><td>308,251</td><td>0.03%</td></t<>	FURNITURE & EQUIPMENT (net)		307,007	0.03%		308,251	0.03%
ACCRUED INCOME MISCELLANEOUS ASSETS 1,645,027 0,18% 1,470,293 0,16% OTHER ASSETS 4,259,557 0,47% 4,168,323 0,46%  TOTAL ASSETS \$909,548,793 100.00% \$902,029,509 100.00%  LIABILITIES  ACCOUNTS PAYABLE 51,083,410 0,12% 51,039,717 0,12% DIVIDENDS PAYABLE 191,746 0,02% 153,153 0,02% ACCRUED LIABILITIES 2,101,508 0,23% 1,996,512 0,22% EMPLOYEE RETIREMENT PLAN 1,212,585 0,13% 1,385,638 0,15% SUSPENSE 4,259,846 0,70% 3,729,571 0,41%  TOTAL LIABILITIES \$6,382,846 0,70% \$3,729,571 0,41%  EQUITY SHARES - REGULAR \$338,585,518 37,23% SHARES - REGULAR \$338,585,518 37,23% SHARES - REGULAR \$133,733,134 14,70% 130,673,916 14,49% SHARES - REGULAR SHARES 107,318,876 11,80% 108,388,510 11,20% SHARES - REGULAR SHARES 107,318,876 11,80% 108,388,510 10,00% SHARES - REGULAR SHARES 107,318,876 10	LEASEHOLD IMPROVEMENTS (net)		846,691	0.09%		857,155	0.10%
MISCELLANEOUS ASSETS   1,645,027   0,18%   1,470,293   0,16%   OTHER ASSETS   4,259,557   0,47%   4,168,323   0,46%   OTHER ASSETS   \$909,548,793   100.00%   \$902,029,509   100.00%   OTTOTAL ASSETS   \$909,548,793   100.00%   OTTOTAL ASSETS   \$1,039,717   OTTOTAL ASSETS   \$1,039,717   OTTOTAL ASSETS   \$1,039,717   OTTOTAL ASSETS   \$1,039,111   OTTOTAL ASSETS   \$1,039,111   OTTOTAL ASSETS   \$1,039,111   OTTOTAL ASSETS   OTTOTAL ASS	FIXED ASSETS		3,016,058	0.33%		3,034,415	0.34%
OTHER ASSETS         4,259,557         0.47%         4,168,323         0.46%           TOTAL ASSETS         \$ 909,548,793         100.00%         \$ 902,029,509         100.00%           LIABILITIES         ACCOUNTS PAYABLE         \$ 1,083,410         0.12%         \$ 1,039,717         0.12%           DIVIDENDS PAYABLE         \$ 191,746         0.02%         \$ 153,153         0.02%           TAXES PAYABLE         \$ 3,911         0.00%         \$ 1,140         0.00%           ACCRUED LIABILITIES         \$ 2,101,508         0.23%         \$ 1,996,512         0.22%           EMPLOYEE RETIREMENT PLAN         \$ 1,212,585         0.13%         \$ 1,385,638         0.15%           SUSPENSE         \$ 1,789,685         0.20%         \$ (846,589)         \$ (0.09%           ACCOUNTS PAYABLE         \$ 6,382,846         0.70%         \$ 3,729,571         0.41%           TOTAL LIABILITIES         \$ 6,382,846         0.70%         \$ 336,088,708         37,26%           SHARES - REGULAR         \$ 338,585,518         37,23%         \$ 336,088,708         37,26%           SHARES - MONEY MARKET         \$ 10,674,567         \$ 23,16%         \$ 210,459,218         \$ 23,33%           SHARES - IRA SHARES         \$ 10,7318,876         \$ 11.80%	ACCRUED INCOME		2,614,529	0.29%		2,698,030	0.30%
TOTAL ASSETS	MISCELLANEOUS ASSETS		1,645,027	0.18%		1,470,293	0.16%
ACCOUNTS PAYABLE   \$ 1,083,410   0.12%   \$ 1,039,717   0.12%	OTHER ASSETS		4,259,557	0.47%		4,168,323	0.46%
ACCOUNTS PAYABLE   \$ 1,083,410   0.12% \$ 1,039,717   0.12%	TOTAL ASSETS	\$ 9	009,548,793	100.00%	\$	902,029,509	100.00%
ACCOUNTS PAYABLE   \$ 1,083,410   0.12% \$ 1,039,717   0.12%	LIABILITIES						
TAXES PAYABLE         3,911         0.00%         1,140         0.00%           ACCRUED LIABILITIES         2,101,508         0.23%         1,996,512         0.22%           EMPLOYEE RETIREMENT PLAN         1,212,585         0.13%         1,385,638         0.15%           SUSPENSE         1,789,685         0.20%         (846,589)         (0.09%           ACCOUNTS PAYABLE         6,382,846         0.70%         3,729,571         0.41%           TOTAL LIABILITIES         \$6,382,846         0.70%         \$3,729,571         0.41%           EOUITY           SHARES - REGULAR         \$338,585,518         37.23%         \$336,088,708         37.26%           SHARE DRAFTS         133,733,134         14.70%         130,673,916         14.49%           SHARES - MONEY MARKET         210,674,567         23.16%         210,459,218         23.33%           SHARES-CERTIFICATES         107,318,876         11.80%         108,388,510         12.02%           SHARES - IRA SHARES         28,978,024         3.19%         28,898,050         3.20%           SHARES - CLUB SHARES         575,860         0.06%         546,501         0.06%           SHARES - SHARES         819,865,979         90.14%         815	ACCOUNTS PAYABLE	\$	1,083,410	0.12%	\$	1,039,717	0.12%
ACCRUED LIABILITIES 2,101,508 0.23% 1,996,512 0.22% EMPLOYEE RETIREMENT PLAN 1,212,585 0.13% 1,385,638 0.15% SUSPENSE 1,789,685 0.20% (846,589) (0.09% ACCOUNTS PAYABLE 6,382,846 0.70% 3,729,571 0.41% TOTAL LIABILITIES \$6,382,846 0.70% \$3,729,571 0.41%	DIVIDENDS PAYABLE		191,746	0.02%		153,153	0.02%
EMPLOYEE RETIREMENT PLAN   1,212,585   0.13%   1,385,638   0.15%   SUSPENSE   1,789,685   0.20%   (846,589)   (0.09%   ACCOUNTS PAYABLE   6,382,846   0.70%   3,729,571   0.41%   TOTAL LIABILITIES   \$6,382,846   0.70%   \$3,729,571   0.41%   TOTAL LIABILITIES   \$133,733,134   14.70%   130,673,916   14.49%   SHARE OMNEY MARKET   210,674,567   23.16%   210,459,218   23.33%   SHARES-CERTIFICATES   107,318,876   11.80%   108,388,510   12.02%   SHARES - IRA SHARES   22,978,024   3.19%   28,898,050   3.20%   SHARES - CLUB SHARES   575,860   0.06%   546,501   0.06%   MEMBER SHARES   819,865,979   90.14%   815,054,903   90.36%   UNDIVIDED EARNINGS   82,470,545   9.07%   82,366,603   9.13%   EQUITY ACQUIRED IN MERGER   829,423   0.09%   829,423   0.09%   NET INCOME(LOSS)   0 0.00%   49,010   0.01%   MEMBER CAPITAL   83,299,968   9.16%   83,245,036   9.23%   TOTAL EQUITY   \$903,165,947   99.30%   \$898,299,938   99.59%	TAXES PAYABLE		3,911	0.00%		1,140	0.00%
SUSPENSE         1,789,685         0.20%         (846,589)         (0.09%           ACCOUNTS PAYABLE         6,382,846         0.70%         3,729,571         0.41%           TOTAL LIABILITIES         6,382,846         0.70%         3,729,571         0.41%           EOUITY         SHARES - REGULAR         \$ 338,585,518         37,23%         \$ 336,088,708         37,26%           SHARE DRAFTS         133,733,134         14,70%         130,673,916         14,49%           SHARES - MONEY MARKET         210,674,567         23,16%         210,459,218         23,33%           SHARES-CERTIFICATES         107,318,876         11.80%         108,388,510         12,02%           SHARES - IRA SHARES         28,978,024         3,19%         28,898,050         3,20%           SHARES - CLUB SHARES         575,860         0.06%         546,501         0.06%           MEMBER SHARES         819,865,979         90.14%         815,054,903         90.36%           UNDIVIDED EARNINGS         82,470,545         9.07%         82,366,603         9.13%           EQUITY ACQUIRED IN MERGER         829,423         0.09%         829,423         0.09%           NET INCOME(LOSS)         0         0.00%         49,010         0.01% <td>ACCRUED LIABILITIES</td> <td></td> <td>2,101,508</td> <td>0.23%</td> <td></td> <td>1,996,512</td> <td>0.22%</td>	ACCRUED LIABILITIES		2,101,508	0.23%		1,996,512	0.22%
ACCOUNTS PAYABLE 6,382,846 0.70% 3,729,571 0.41%  FOUITY SHARES - REGULAR S 338,585,518 37.23% SHARED RAFTS 133,733,134 14.70% 130,673,916 14.49% SHARES - MONEY MARKET 210,674,567 23.16% 210,459,218 23.33% SHARES - IRA SHARES 107,318,876 11.80% 108,388,510 12.02% SHARES - IRA SHARES 28,978,024 3.19% 28,898,050 3.20% SHARES - CLUB SHARES 575,860 0.06% 546,501 0.06% MEMBER SHARES 819,865,979 90.14% 815,054,903 90.36% UNDIVIDED EARNINGS 82,470,545 9.07% 82,366,603 9.13% EQUITY ACQUIRED IN MERGER 829,423 0.09% NET INCOME(LOSS) 0 0.00% 49,010 0.01% MEMBER CAPITAL 83,299,968 9.16% 838,299,938 99.59%			1,212,585	0.13%		1,385,638	0.15%
### TOTAL LIABILITIES  \$ 6,382,846							(0.09%)
EQUITY           SHARES - REGULAR         \$ 338,585,518         37.23%         \$ 336,088,708         37.26%           SHARE DRAFTS         133,733,134         14.70%         130,673,916         14.49%           SHARES - MONEY MARKET         210,674,567         23.16%         210,459,218         23.33%           SHARES - CERTIFICATES         107,318,876         11.80%         108,388,510         12.02%           SHARES - IRA SHARES         28,978,024         3.19%         28,898,050         3.20%           SHARES - CLUB SHARES         575,860         0.06%         546,501         0.06%           MEMBER SHARES         819,865,979         90.14%         815,054,903         90.36%           UNDIVIDED EARNINGS         82,470,545         9.07%         82,366,603         9.13%           EQUITY ACQUIRED IN MERGER         829,423         0.09%         829,423         0.09%           NET INCOME(LOSS)         0         0.00%         49,010         0.01%           MEMBER CAPITAL         83,299,968         9.16%         83,245,036         9.23%           TOTAL EQUITY         \$ 903,165,947         99.30%         \$ 898,299,938         99.59%	ACCOUNTS PAYABLE		6,382,846	0.70%		3,729,571	0.41%
SHARES - REGULAR         \$ 338,585,518         37.23%         \$ 336,088,708         37.26%           SHARE DRAFTS         133,733,134         14.70%         130,673,916         14.49%           SHARES - MONEY MARKET         210,674,567         23.16%         210,459,218         23.33%           SHARES-CERTIFICATES         107,318,876         11.80%         108,388,510         12.02%           SHARES - IRA SHARES         28,978,024         3.19%         28,898,050         3.20%           SHARES - CLUB SHARES         575,860         0.06%         546,501         0.06%           MEMBER SHARES         819,865,979         90.14%         815,054,903         90.36%           UNDIVIDED EARNINGS         82,470,545         9.07%         82,366,603         9.13%           EQUITY ACQUIRED IN MERGER         829,423         0.09%         829,423         0.09%           NET INCOME(LOSS)         0         0.00%         49,010         0.01%           MEMBER CAPITAL         83,299,968         9.16%         83,245,036         9.23%           TOTAL EQUITY         \$ 903,165,947         99.30%         \$ 898,299,938         99.59%	TOTAL LIABILITIES	\$	6,382,846	0.70%	\$	3,729,571	0.41%
SHARES - REGULAR         \$ 338,585,518         37.23%         \$ 336,088,708         37.26%           SHARE DRAFTS         133,733,134         14.70%         130,673,916         14.49%           SHARES - MONEY MARKET         210,674,567         23.16%         210,459,218         23.33%           SHARES-CERTIFICATES         107,318,876         11.80%         108,388,510         12.02%           SHARES - IRA SHARES         28,978,024         3.19%         28,898,050         3.20%           SHARES - CLUB SHARES         575,860         0.06%         546,501         0.06%           MEMBER SHARES         819,865,979         90.14%         815,054,903         90.36%           UNDIVIDED EARNINGS         82,470,545         9.07%         82,366,603         9.13%           EQUITY ACQUIRED IN MERGER         829,423         0.09%         829,423         0.09%           NET INCOME(LOSS)         0         0.00%         49,010         0.01%           MEMBER CAPITAL         83,299,968         9.16%         83,245,036         9.23%           TOTAL EQUITY         \$ 903,165,947         99.30%         \$ 898,299,938         99.59%	FOUITV						
SHARE DRAFTS         133,733,134         14.70%         130,673,916         14.49%           SHARES - MONEY MARKET         210,674,567         23.16%         210,459,218         23.33%           SHARES-CERTIFICATES         107,318,876         11.80%         108,388,510         12.02%           SHARES - IRA SHARES         28,978,024         3.19%         28,898,050         3.20%           SHARES - CLUB SHARES         575,860         0.06%         546,501         0.06%           MEMBER SHARES         819,865,979         90.14%         815,054,903         90.36%           UNDIVIDED EARNINGS         82,470,545         9.07%         82,366,603         9.13%           EQUITY ACQUIRED IN MERGER         829,423         0.09%         829,423         0.09%           NET INCOME(LOSS)         0         0.00%         49,010         0.01%           MEMBER CAPITAL         83,299,968         9.16%         83,245,036         9.23%           TOTAL EQUITY         \$903,165,947         99.30%         \$898,299,938         99.59%		\$	338 585 518	37 23%	\$	336 088 708	37 26%
SHARES - MONEY MARKET         210,674,567         23,16%         210,459,218         23,33%           SHARES-CERTIFICATES         107,318,876         11.80%         108,388,510         12,02%           SHARES - IRA SHARES         28,978,024         3.19%         28,898,050         3,20%           SHARES - CLUB SHARES         575,860         0.06%         546,501         0.06%           MEMBER SHARES         819,865,979         90.14%         815,054,903         90.36%           UNDIVIDED EARNINGS         82,470,545         9.07%         82,366,603         9.13%           EQUITY ACQUIRED IN MERGER         829,423         0.09%         829,423         0.09%           NET INCOME(LOSS)         0         0.00%         49,010         0.01%           MEMBER CAPITAL         83,299,968         9.16%         83,245,036         9.23%           TOTAL EQUITY         \$903,165,947         99.30%         \$898,299,938         99.59%		Ψ			Ψ		
SHARES-CERTIFICATES         107,318,876         11.80%         108,388,510         12.02%           SHARES - IRA SHARES         28,978,024         3.19%         28,898,050         3.20%           SHARES - CLUB SHARES         575,860         0.06%         546,501         0.06%           MEMBER SHARES         819,865,979         90.14%         815,054,903         90.36%           UNDIVIDED EARNINGS         82,470,545         9.07%         82,366,603         9.13%           EQUITY ACQUIRED IN MERGER         829,423         0.09%         829,423         0.09%           NET INCOME(LOSS)         0         0.00%         49,010         0.01%           MEMBER CAPITAL         83,299,968         9.16%         83,245,036         9.23%           TOTAL EQUITY         \$903,165,947         99.30%         \$898,299,938         99.59%							
SHARES - CLUB SHARES         575,860         0.06%         546,501         0.06%           MEMBER SHARES         819,865,979         90.14%         815,054,903         90.36%           UNDIVIDED EARNINGS         82,470,545         9.07%         82,366,603         9.13%           EQUITY ACQUIRED IN MERGER         829,423         0.09%         829,423         0.09%           NET INCOME(LOSS)         0         0.00%         49,010         0.01%           MEMBER CAPITAL         83,299,968         9.16%         83,245,036         9.23%           TOTAL EQUITY         \$ 903,165,947         99.30%         \$ 898,299,938         99.59%							12.02%
MEMBER SHARES         819,865,979         90.14%         815,054,903         90.36%           UNDIVIDED EARNINGS         82,470,545         9.07%         82,366,603         9.13%           EQUITY ACQUIRED IN MERGER         829,423         0.09%         829,423         0.09%           NET INCOME(LOSS)         0         0.00%         49,010         0.01%           MEMBER CAPITAL         83,299,968         9.16%         83,245,036         9.23%           TOTAL EQUITY         \$ 903,165,947         99.30%         \$ 898,299,938         99.59%	SHARES - IRA SHARES		28,978,024	3.19%		28,898,050	3.20%
UNDIVIDED EARNINGS         82,470,545         9.07%         82,366,603         9.13%           EQUITY ACQUIRED IN MERGER         829,423         0.09%         829,423         0.09%           NET INCOME(LOSS)         0         0.00%         49,010         0.01%           MEMBER CAPITAL         83,299,968         9.16%         83,245,036         92.3%           TOTAL EQUITY         \$ 903,165,947         99.30%         \$ 898,299,938         99.59%	SHARES - CLUB SHARES		575,860	0.06%		546,501	0.06%
EQUITY ACQUIRED IN MERGER         829,423         0.09%         829,423         0.09%           NET INCOME(LOSS)         0         0.00%         49,010         0.01%           MEMBER CAPITAL         83,299,968         9.16%         83,245,036         9.23%           TOTAL EQUITY         \$ 903,165,947         99.30%         \$ 898,299,938         99.59%	MEMBER SHARES		819,865,979	90.14%		815,054,903	90.36%
EQUITY ACQUIRED IN MERGER         829,423         0.09%         829,423         0.09%           NET INCOME(LOSS)         0         0.00%         49,010         0.01%           MEMBER CAPITAL         83,299,968         9.16%         83,245,036         9.23%           TOTAL EQUITY         \$ 903,165,947         99.30%         \$ 898,299,938         99.59%	UNDIVIDED EARNINGS		82,470,545	9.07%		82,366,603	9.13%
MEMBER CAPITAL         83,299,968         9.16%         83,245,036         9.23%           TOTAL EQUITY         \$ 903,165,947         99.30%         \$ 898,299,938         99.59%	EQUITY ACQUIRED IN MERGER			0.09%		829,423	0.09%
TOTAL EQUITY \$ 903,165,947 99.30% \$ 898,299,938 99.59%							0.01%
	MEMBER CAPITAL		85,299,968	9.16%		83,245,036	9.23%
LIABILITIES+EQUITY \$ 909,548,793 100.00% \$ 902,029,509 100.00%	TOTAL EQUITY	\$ 9	003,165,947	99.30%	\$	898,299,938	99.59%
	LIABILITIES+EQUITY	\$ 9	009,548,793	100.00%	\$	902,029,509	100.00%

Certified Correct By:

David M. Green, President/CEO

Tasha Kostick, Senior Vice President/CFO