1st NORTHERN CALIFORNIA CREDIT UNION

Income and Expense for Month

	% Income					
	07/31/2022	07/31/2022	07/2022 QTD	07/2022 YTD		
INCOME						
INCOME INCOME FROM LOANS	67(1,000	5 A 120/	¢7/1 000	\$5.005.047		
INVESTMENT INCOME	\$761,988 494,166	54.13% 35.10%	\$761,988 494,166	\$5,065,647		
FEE INCOME	32,368	2.30%	32,368	3,264,005 206,706		
OTHER OPERATING INCOME	119,230	8.47%	119,230	561,058		
TOTAL INCOME	1,407,752	100.00%	1,407,752	9,097,416		
EVERNOR						
<u>EXPENSE</u>	400.440					
EMPLOYEE COMPENSATION	489,418	34.77%	489,418	3,258,206		
EMPLOYEE BENEFITS	151,491	10.76%	151,491	770,692		
TRAVEL & CONFERENCE	1,500	0.11%	1,500	10,500		
ASSOCIATION DUES	7,143	0.51%	7,143	49,998		
OFFICE OCCUPANCY	89,396	6.35%	89,396	603,113		
OFFICE OPERATIONS	319,318	22.68%	319,318	2,099,997		
EDUCATION & PROMOTION	38,492	2.73%	38,492	269,111		
LOAN SERVICING	27,929	1.98%	27,929	208,892		
PROFESSIONAL & OUTSIDE SERVICE PROVISION FOR LOAN LOSSES	90,352 15,111	6.42% 1.07%	90,352	650,530		
NCUA - ASSESSMENTS	13,111	0.00%	15,111 0	(234,889)		
MEMBERS INSURANCE	0	0.00%	0	0		
SUPERVISION & EXAM FEES	11,000	0.78%	11,000			
CASH OVER & SHORT	(28)	(0.00%)	(28)	82,000 (57)		
ANNUAL MEETING	250	0.02%	250	1,750		
OTHER OPERATING EXPENSES	212	0.02%	212	1,730		
TOTAL EXPENSE	1,241,584	88.20%	1,241,584	7,771,126		
NET BEFORE DIVIDENDS	166,168	11.80%	166,168	1,326,290		
IVET BET ORE DIVIDENDS	100,100	11.0070	100,100	1,020,230		
<u>DIVIDENDS</u>	• • • • • • • • • • • • • • • • • • • •	1.000/	20.000	106.000		
DIVIDENDS - REGULAR SHARES	28,000	1.99%	28,000	186,277		
DIVIDENDS - SHARE DRAFTS	4,387	0.31%	4,387	29,775		
DIVIDENDS - MONEY MARKET SHARES	41,977	2.98%	41,977	244,758		
DIVIDENDS - CERTIFICATES	38,493	2.73%	38,493	284,284		
DIVIDENDS - IRA SHARES	10,940	0.78%	10,940	72,694		
DIVIDENDS - CLUB SHARES	51	0.00%	51	289		
TOTAL DIVIDENDS	123,848	8.80%	123,848	818,077		
NET AFTER DIVIDENDS	42,320	3.01%	42,320	508,213		
TOTAL NON-OP INC/EXP	0	0.00%	0	0		
NET INCOME	42,320	3.01%	42,320	508,213		

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 (1,076,111) (0.12%) (1,095,336) (0.1)		0	7/31/2022	% Assets 07/31/2022		06/30/2022	% Assets 06/30/2022
ALLOWANCE FOR LOAN LOSSES (1,076,111) (0,12%) (1,095,336) (0,1)	ASSETS						
DIRECT DEPOSIT RECEIVABLE 16,231,669 1 80% 17,768,489 1.5 OTHER RECEIVABLES 2,635,964 0,29% 2,547,632 0.0 OTHER RECEIVABLES 18,867,633 2,09% 20,316,121 2.2 CHANGE RUND 1,966,954 0,22% 1,869,338 0.0 US GOVT OBLIGATIONS 177,359,448 19,62% 177,543,713 19.5 FEDERAL AGENCY SECURITIES 219,141,049 24,24% 222,068,325 244 CORPORATE CREDIT UNION 34,243,310 3,79% 34,470,163 3.0 CERTIFICATES OF DEPOSIT 121,263,196 13,41% 123,156,682 13.3 INVESTMENTS 552,007,003 61,05% 557,238,883 61,2 RUSIST DEPOSIT 7,454,015 0,82% 7,454,015 0.0 PREPAID EXPENSES 608,045 0,07% 611,133 0.0 BUILDING (net) 1,151,5265 0,17% 1,521,166 0.0 FURNITURE & EQUIPMENT (net) 3311,983 0,03% 307,007 0.0 ELASEHOLD IMPROVEMENTS 3,004,719 0,33% 3,07,007 0.0 FINED ASSETS 3,004,719 0,33% 3,016,058 0,3 ACCRUED INCOME 2,704,570 0,30% 2,614,529 0,2 MISCELLANEOUS ASSETS 1,645,027 0,1 OTHER ASSETS 4,349,996 0,48% 4,299,556 0,4 TOTAL ASSETS 5 904,119,955 100,00% 5 909,548,793 100,00 LAND 10,100	LOANS TO MEMBERS	\$	316,908,101	35.05%	\$	315,879,025	34.73%
OTHER RECEIVABLES 2,635,964 0.29% 2,547,632 0.2 OTHER RECEIVABLES 18,867,633 2,09% 20,316,121 2.2 CHANGE FUND 1,996,954 0.22% 1,869,338 0.2 US GOVT OBLIGATIONS 177,359,448 19 62% 177,543,713 19.5 FEDERAL AGENCY SECURITIES 219,141,049 24,24% 222,068,325 24. CORPORATE CREDIT UNION 34,243,310 3,79% 43,470,163 3.3 CERTIFICATES OF DEPOSIT 121,263,196 13,41% 123,156,682 13.2 INVESTMENTS 552,007,003 61,05% 557,238,883 61.2 NCUSIF DEPOSIT 7,454,015 0.82% 7,454,015 0.82% 7,454,015 0.00 PREPAID EXPENSES 608,045 0.07% 611,133 0.0 LAND 341,195 0.04% 341,195 0.0 BULLDING (net) 1,515,265 0.17% 1,521,166 0.0 FURDING RESETS 3,004,719 0.33% 3,016,058 0.3	ALLOWANCE FOR LOAN LOSSES		(1,076,111)	(0.12%)		(1,095,336)	(0.12%)
OTHER RECEIVABLES 2,635,964 0.29% 2,437,632 0.0 OTHER RECEIVABLES 18,867,633 2,09% 20,316,121 2.2 CHANGE FUND 1,969,54 0.22% 1,869,338 0.2 US GOVT OBLIGATIONS 177,359,448 19,62% 177,543,713 19,52 FEDERAL AGENCY SECURITIES 219,141,049 24,24% 222,068,325 24,24 CORPORATE CREDIT UNION 34,243,310 3,79% 43,470,163 3,3 CERTIFICATES OF DEPOSIT 121,263,196 13,41% 123,156,682 13,3 INVESTMENTS 552,007,003 61,65% 557,238,883 61,2 NCUSIF DEPOSIT 7,454,015 0.82% 7,454,015 0.82% PREPAID EXPENSES 608,045 0.07% 611,133 0.0 LAND 341,195 0.04% 341,195 0.0 BUILDING (neth) 1,515,265 0.17% 52,114,195 0.0 BUILDING (neth) 3,119,33 0.03% 3,016,058 0.3 ACCRUED INMERCONDE SASETS	DIRECT DEPOSIT RECEIVABLE		16,231,669	1.80%		17,768,489	1.95%
CHANGE FUND	OTHER RECEIVABLES			0.29%			0.28%
US GOVT OBLIGATIONS	OTHER RECEIVABLES		18,867,633	2.09%		20,316,121	2.23%
FEDERAL AGENCY SECURITIES 219,141,049 24,24% 222,068,325 24,	CHANGE FUND		1,996,954	0.22%		1,869,338	0.21%
CORPORATE CREDIT UNION 34,243,310 3.79% 34,470,163 3.5 CERTIFICATES OF DEPOSIT 121,263,196 13.41% 123,156,682 13.5 INVESTMENTS 552,007,003 61.05% 557,288,883 61.2 NCUSIF DEPOSIT 7,454,015 0.82% 7,454,015 0.8 NEW PER AID EXPENSES 608,045 0.07% 611,133 0.0	US GOVT OBLIGATIONS		177,359,448	19.62%		177,543,713	19.52%
CERTIFICATES OF DEPOSIT 121,263,196 13.41% 123,156,682 13.5 INVESTMENTS	FEDERAL AGENCY SECURITIES		219,141,049	24.24%		222,068,325	24.42%
INVESTMENTS	CORPORATE CREDIT UNION		34,243,310	3.79%		34,470,163	3.79%
NCUSIF DEPOSIT 7,454,015 0.82% 7,454,015 0.82 PREPAID EXPENSES 608,045 0.07% 611,133 0.0 LAND 341,195 0.04% 341,195 0.0 BUILLING (net) 1,515,265 0.17% 1,521,166 0.1 FURNITURE & EQUIPMENT (net) 311,983 0.03% 307,007 0.0 LEASEHOLD IMPROVEMENTS (net) 836,276 0.09% 846,691 0.0 FIXED ASSETS 3,004,719 0.33% 3,016,058 0.3 ACCRUED INCOME 2,704,570 0.30% 2,614,529 0.0 MISCELLANEOUS ASSETS 1,645,026 0.18% 1,645,027 0.1 OTHER ASSETS 4,349,596 0.48% 1,645,027 0.1 OTHER ASSETS 5,041,19,955 100.00% 909,548,793 100.00 LLABILITIES ACCOUNTS PAYABLE 121,999 0.01% 191,746 0.0 TAXES PAYABLE 1,381 0.00% 3,911 0.0 ACCRUED LIABILITIES 2,072,071 0.23% 2,101,508 0.2 EMPLOYEE RETIREMENT PLAN 1,212,585 0.13% 1,212,585 0.1 SUSPENSE 2,201,272 0.24% 1,789,686 0.0 ACCOUNTS PAYABLE 7,777,910 0.86% 6,382,846 0.7 TOTAL LIABILITIES 7,777,910 0.86% 5,382,846 0.7 EQUITY SHARES - REGULAR \$ 337,424,193 37.32% \$ 338,585,518 37.2 SHARES - MONEY MARKET 208,520,169 2.306% 210,674,567 22.3 SHARES - REGULAR \$ 337,424,193 37.32% \$ 338,585,518 37.2 SHARES - REGULAR \$ 337,424,193 37.32% \$ 338,585,518 37.2 SHARES - REGULAR \$ 337,424,193 37.32% \$ 338,585,518 37.2 SHARES - REGULAR \$ 337,424,193 37.32% \$ 338,585,518 37.2 SHARES - REGULAR \$ 337,424,193 37.32% \$ 338,585,518 37.2 SHARES - REGULAR \$ 337,424,193 37.32% \$ 338,585,518 37.2 SHARES - REGULAR \$ 337,424,193 37.32% \$ 338,585,518 37.2 SHARES - REGULAR \$ 337,424,193 37.32% \$ 338,585,518 37.2 SHARES - REGULAR \$ 337,424,193 37.32% \$ 338,585,518 37.2 SHARES - REGULAR \$ 337,424,193 37.32% \$ 338,585,518 37.2 SHARES - REGULAR \$ 337,424,193 37.32% \$ 338,585,518 37.2 SHARES - REGULAR \$ 34,424,193 37.32% \$ 338,585,518 37.2 SHARES - REGULAR \$ 337,424,193 37.32% \$ 338,585,518 37.2 SHARES - REGULAR \$ 337,424,193 37.32% \$ 338,585,518 37.2 SHARES - REGULAR \$ 337,424,193 37.32% \$ 338,585,518 37.2 SHARES - REGULAR \$ 337,424,193 37.32% \$ 338,585,518 37.2 SHARES - REGULAR \$ 337,424,193 37.32% \$ 338,585,518 37.2 SHARES - REGULAR \$ 337,424,193 37.32% \$ 338,585,518 37.2 SHARES - REGULAR \$ 337,424,193 37.32% \$ 338,585,518 37.2	CERTIFICATES OF DEPOSIT		121,263,196			123,156,682	13.54%
PREPAID EXPENSES 608,045 0.07% 611,133 0.05 LAND 341,195 0.04% 341,195 0.05 BUILDING (net) 1,515,265 0.17% 1,521,166 0.07 FURNITURE & EQUIPMENT (net) 331,983 0.03% 307,007 0.07 LEASEHOLD IMPROVEMENTS (net) 336,276 0.09% 846,691 0.05 FIXED ASSETS 3,004,719 0.33% 3,016,058 0.3 ACCRUED INCOME 2,704,570 0.30% 2,614,529 0.2 MISCELLANEOUS ASSETS 1,645,026 0.18% 1,645,027 0.1 OTHER ASSETS 4,349,596 0.48% 4,259,556 0.4 TOTAL ASSETS \$904,119,955 100.00% \$909,548,793 100.00 LIABILITIES	INVESTMENTS		552,007,003	61.05%		557,238,883	61.27%
LAND 341,195 0.04% 341,195 0.06	NCUSIF DEPOSIT		7,454,015	0.82%		7,454,015	0.82%
BUILDING (net)	PREPAID EXPENSES		608,045	0.07%		611,133	0.07%
FURNITURE & EQUIPMENT (net) LEASEHOLD IMPROVEMENTS (net) 1836,276 10.09% 1846,691 0.01 10.00% 1846,691 0.01 10.00% 1846,691 0.01 10.00% 1846,691 0.01 10.00% 1846,691 0.01 10.00% 1846,691 0.01 1846,010 0.03% 1846,691 0.01 1846,010 0.03% 1846,691 0.01 1846,010 0.03% 1846,691 0.01 1846,010 0.03% 1846,691 0.01 0.03% 1846,691 0.01 0.03% 1846,691 0.01 0.03% 1846,691 0.01 0.03% 1846,691 0.01 0.03% 1846,691 0.01 0.03% 1846,691 0.03% 1846,691 0.03% 1846,5927 0.03% 1846,5927 0.03% 1846,5927 0.03% 1846,5927 0.04% 1846,002 0.04% 1846,002 0.04% 1846,002 0.04% 1846,002 0.04% 1846,003 1846,002 0.04%	LAND		341,195	0.04%		341,195	0.04%
B36,276 0.09% 846,691 0.00	BUILDING (net)		1,515,265	0.17%		1,521,166	0.17%
FIXED ASSETS 3,004,719 0.33% 3,016,058 0.3 ACCRUED INCOME 2,704,570 0.30% 2,614,529 0.2 MISCELLANEOUS ASSETS 1,645,026 0.18% 1,645,027 0.1 OTHER ASSETS 4,349,596 0.48% 4,259,556 0.4 TOTAL ASSETS \$ 904,119,955 100.00% \$ 909,548,793 100.00 LIABILITIES ACCOUNTS PAYABLE \$ 2,168,602 0.24% \$ 1,083,410 0.1 DIVIDENDS PAYABLE \$ 2,168,602 0.24% \$ 1,083,410 0.1 ACCRUED LIABILITIES \$ 2,072,071 0.23% 2,101,508 0.2 ACCRUED LIABILITIES \$ 2,072,071 0.23% 2,101,508 0.2 EMPLOYEE RETIREMENT PLAN 1,212,585 0.1 0.2 SUSPENSE 2,201,272 0.24% 1,789,686 0.7 ACCOUNTS PAYABLE 7,777,910 0.86% 6,382,846 0.70 EQUITY \$ 337,424,193 37,32% \$ 338,585,518 37,2 SHARES - REGULAR \$ 3	FURNITURE & EQUIPMENT (net)		311,983	0.03%		307,007	0.03%
ACCRUED INCOME 2,704,570 0,30% 2,614,529 0.2 MISCELLANEOUS ASSETS 1,645,026 0,18% 1,645,027 0,1 OTHER ASSETS 4,349,596 0,48% 4,259,556 0,44 TOTAL ASSETS \$904,119,955 100.00% \$909,548,793 100.00 LIABILITIES ACCOUNTS PAYABLE \$2,168,602 0,24% \$1,083,410 0,1 DIVIDENDS PAYABLE 121,999 0,01% 191,746 0,0 ACCRUED LIABILITIES 2,072,071 0,23% 2,101,508 0,2 EMPLOYEE RETIREMENT PLAN 1,212,585 0,13% 1,212,585 0,1 SUSPENSE 2,201,272 0,24% 1,789,686 0,0 ACCOUNTS PAYABLE 7,777,910 0,86% 6,382,846 0,70 TOTAL LIABILITIES \$7,777,910 0,86% 6,382,846 0,70 EQUITY SHARES - REGULAR \$337,424,193 37,32% \$338,585,518 37,2 SHARES - MONEY MARKET 208,520,169 23,06% 210,674,567 22,3 SHARES - MONEY MARKET 208,520,169 23,06% 210,674,567 22,3 SHARES - LRA SHARES 29,488,222 3,26% 28,978,024 3,1 SHARES - LRA SHARES 596,823 0,07% 575,860 0,0 MEMBER SHARES 812,999,757 89,92% 819,865,979 90,1 UNDIVIDED EARNINGS 82,470,545 9,12% 82,470,545 9,0 REULTY 8896,342,045 99,14% \$903,165,947 99,30	* *						0.09%
MISCELLANEOUS ASSETS 1,645,026 0.18% 1,645,027 0.1 OTHER ASSETS 4,349,596 0.48% 4,259,556 0.4 TOTAL ASSETS \$ 904,119,955 100.00% \$ 909,548,793 100.00 LIABILITIES ACCOUNTS PAYABLE \$ 2,168,602 0.24% \$ 1,083,410 0.0 DIVIDENDS PAYABLE \$ 121,999 0.01% \$ 191,746 0.0 ACCRUED LIABILITIES \$ 2,072,071 0.23% 2,101,508 0.2 EMPLOYEE RETIREMENT PLAN \$ 1,212,585 0.13% 1,212,585 0.1 SUSPENSE \$ 2,201,272 0.24% \$ 1,789,686 0.2 ACCOUNTS PAYABLE 7,777,910 0.86% 6,382,846 0.7 TOTAL LIABILITIES \$ 7,777,910 0.86% 6,382,846 0.7 EOUITY SHARES - REGULAR \$ 337,424,193 37.32% \$ 338,585,518 37.2 SHARES - REGULAR \$ 337,424,193 37.32% \$ 338,585,518 37.2 SHARES - REGULAR \$ 337,424,193 37.32% \$ 338,585,518	FIXED ASSETS		3,004,719	0.33%		3,016,058	0.33%
OTHER ASSETS 4,349,596 0.48% 4,259,556 0.4 TOTAL ASSETS \$ 904,119,955 100.00% \$ 909,548,793 100.00 LIABILITIES ACCOUNTS PAYABLE \$ 2,168,602 0.24% \$ 1,083,410 0.1 DIVIDENDS PAYABLE \$ 121,999 0.01% 191,746 0.0 ACCRUED LIABILITIES \$ 2,072,071 0.23% 2,101,508 0.2 EMPLOYEE RETIREMENT PLAN \$ 1,212,585 0.13% \$ 1,212,585 0.1 SUSPENSE \$ 2,201,272 0.24% \$ 1,789,686 0.0 ACCOUNTS PAYABLE 7,777,910 0.86% 6,382,846 0.7 TOTAL LIABILITIES \$ 7,777,910 0.86% 6,382,846 0.7 EQUITY \$ 7,777,910 0.86% 6,382,846 0.7 EQUITY \$ 337,424,193 37.32% \$ 338,585,518 37.2 SHARES - REGULAR \$ 337,424,193 37.32% \$ 338,585,518 37.2 SHARES - MONEY MARKET 208,520,169 23.06% 210,674,567 23.1	ACCRUED INCOME		2,704,570	0.30%		2,614,529	0.29%
TOTAL ASSETS	MISCELLANEOUS ASSETS		1,645,026	0.18%		1,645,027	0.18%
LIABILITIES	OTHER ASSETS		4,349,596	0.48%		4,259,556	0.47%
ACCOUNTS PAYABLE \$ 2,168,602 0.24% \$ 1,083,410 0.1 DIVIDENDS PAYABLE 121,999 0.01% 191,746 0.0 TAXES PAYABLE 1,381 0.00% 3,911 0.0 ACCRUED LIABILITIES 2,072,071 0.23% 2,101,508 0.2 EMPLOYEE RETIREMENT PLAN 1,212,585 0.13% 1,212,585 0.1 SUSPENSE 2,201,272 0.24% 1,789,686 0.0 ACCOUNTS PAYABLE 7,777,910 0.86% 6,382,846 0.70 FOUITY SHARES - REGULAR \$ 337,424,193 37.32% \$ 338,585,518 37.2 SHARES - MONEY MARKET 131,689,777 14.57% 133,733,134 14.7 SHARES - MONEY MARKET 208,520,169 23.06% 210,674,567 23.1 SHARES - IRA SHARES 105,280,573 11.64% 107,318,876 11.8 SHARES - IRA SHARES 29,488,222 3.26% 28,978,024 3.1 SHARES - CLUB SHARES 596,823 0.07% 575,860 0.0 </td <td>TOTAL ASSETS</td> <td>\$ 9</td> <td>004,119,955</td> <td>100.00%</td> <td>\$</td> <td>909,548,793</td> <td>100.00%</td>	TOTAL ASSETS	\$ 9	004,119,955	100.00%	\$	909,548,793	100.00%
ACCOUNTS PAYABLE \$ 2,168,602 0.24% \$ 1,083,410 0.1 DIVIDENDS PAYABLE 121,999 0.01% 191,746 0.0 TAXES PAYABLE 1,381 0.00% 3,911 0.0 ACCRUED LIABILITIES 2,072,071 0.23% 2,101,508 0.2 EMPLOYEE RETIREMENT PLAN 1,212,585 0.13% 1,212,585 0.1 SUSPENSE 2,201,272 0.24% 1,789,686 0.0 ACCOUNTS PAYABLE 7,777,910 0.86% 6,382,846 0.70 FOUITY SHARES - REGULAR \$ 337,424,193 37.32% \$ 338,585,518 37.2 SHARES - MONEY MARKET 131,689,777 14.57% 133,733,134 14.7 SHARES - MONEY MARKET 208,520,169 23.06% 210,674,567 23.1 SHARES - IRA SHARES 105,280,573 11.64% 107,318,876 11.8 SHARES - IRA SHARES 29,488,222 3.26% 28,978,024 3.1 SHARES - CLUB SHARES 596,823 0.07% 575,860 0.0 </td <td>LIABILITIES</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	LIABILITIES						
DIVIDENDS PAYABLE 121,999 0.01% 191,746 0.0 TAXES PAYABLE 1,381 0.00% 3,911 0.0 ACCRUED LIABILITIES 2,072,071 0.23% 2,101,508 0.2 EMPLOYEE RETIREMENT PLAN 1,212,585 0.13% 1,212,585 0.1 SUSPENSE 2,201,272 0.24% 1,789,686 0. ACCOUNTS PAYABLE 7,777,910 0.86% 6,382,846 0.7 TOTAL LIABILITIES \$ 7,777,910 0.86% 6,382,846 0.70 EQUITY SHARES - REGULAR \$ 337,424,193 37.32% \$ 338,585,518 37.2 SHARES - REGULAR \$ 337,424,193 37.32% \$ 338,585,518 37.2 SHARES - REGULAR \$ 337,424,193 37.32% \$ 338,585,518 37.2 SHARES - REGULAR \$ 337,424,193 37.32% \$ 338,585,518 37.2 SHARES - REGULAR \$ 337,424,193 37.32% \$ 338,585,518 37.2 SHARES - REGULAR \$ 337,424,193 37.32% \$ 338,585,518 37.2 <		\$	2.168.602	0.24%	\$	1.083.410	0.12%
TAXES PAYABLE 1,381 0.00% 3,911 0.0 ACCRUED LIABILITIES 2,072,071 0.23% 2,101,508 0.2 EMPLOYEE RETIREMENT PLAN 1,212,585 0.13% 1,212,585 0.1 SUSPENSE 2,201,272 0.24% 1,789,686 0. ACCOUNTS PAYABLE 7,777,910 0.86% 6,382,846 0.7 TOTAL LIABILITIES \$ 7,777,910 0.86% 6,382,846 0.70 EQUITY SHARES - REGULAR \$ 337,424,193 37.32% \$ 338,585,518 37.2 SHARE DRAFTS 131,689,777 14.57% 133,733,134 14.7 SHARES - MONEY MARKET 208,520,169 23.06% 210,674,567 23.1 SHARES - IRA SHARES 105,280,573 11.64% 107,318,876 11.8 SHARES - IRA SHARES 29,488,222 3.26% 28,978,024 3.1 SHARES - CLUB SHARES 596,823 0.07% 575,860 0.0 MEMBER SHARES 812,999,757 89,92% 819,865,979 90.1 U							0.02%
EMPLOYEE RETIREMENT PLAN 1,212,585 0.13% 1,212,585 0.1	TAXES PAYABLE		1,381	0.00%		3,911	0.00%
SUSPENSE 2,201,272 0.24% 1,789,686 0.7 ACCOUNTS PAYABLE 7,777,910 0.86% 6,382,846 0.7 TOTAL LIABILITIES \$ 7,777,910 0.86% 6,382,846 0.70 EQUITY SHARES - REGULAR \$ 337,424,193 37.32% \$ 338,585,518 37.2 SHARE DRAFTS 131,689,777 14.57% 133,733,134 14.7 SHARES - MONEY MARKET 208,520,169 23.06% 210,674,567 23.1 SHARES-CERTIFICATES 105,280,573 11.64% 107,318,876 11.8 SHARES - IRA SHARES 29,488,222 3.26% 28,978,024 3.1 SHARES - CLUB SHARES 596,823 0.07% 575,860 0.0 MEMBER SHARES 812,999,757 89,92% 819,865,979 90.1 UNDIVIDED EARNINGS 82,470,545 9.12% 82,470,545 9.0 EQUITY ACQUIRED IN MERGER 829,423 0.09% 829,423 0.0 MEMBER CAPITAL 83,342,288 9.22% 83,299,968 9.1	ACCRUED LIABILITIES		2,072,071	0.23%		2,101,508	0.23%
ACCOUNTS PAYABLE 7,777,910 0.86% 6,382,846 0.70 **TOTAL LIABILITIES** \$ 7,777,910 0.86% \$ 6,382,846 0.70 **EQUITY** SHARES - REGULAR \$ 337,424,193 37.32% \$ 338,585,518 37.2 SHARE DRAFTS 131,689,777 14.57% 133,733,134 14.7 SHARES - MONEY MARKET 208,520,169 23.06% 210,674,567 23.1 SHARES - GERTIFICATES 105,280,573 11.64% 107,318,876 11.8 SHARES - IRA SHARES 29,488,222 3.26% 28,978,024 3.1 SHARES - CLUB SHARES 596,823 0.07% 575,860 0.0 **MEMBER SHARES** **UNDIVIDED EARNINGS** **EQUITY ACQUIRED IN MERGER** **EQUI	EMPLOYEE RETIREMENT PLAN		1,212,585	0.13%		1,212,585	0.13%
TOTAL LIABILITIES \$ 7,777,910 0.86% \$ 6,382,846 0.70 EQUITY SHARES - REGULAR \$ 337,424,193 37.32% \$ 338,585,518 37.2 SHARE DRAFTS 131,689,777 14.57% 133,733,134 14.7 SHARES - MONEY MARKET 208,520,169 23.06% 210,674,567 23.1 SHARES-CERTIFICATES 105,280,573 11.64% 107,318,876 11.8 SHARES - IRA SHARES 29,488,222 3.26% 28,978,024 3.1 SHARES - CLUB SHARES 596,823 0.07% 575,860 0.0 MEMBER SHARES 812,999,757 89,92% 819,865,979 90.1 UNDIVIDED EARNINGS 82,470,545 9.12% 82,470,545 9.0 EQUITY ACQUIRED IN MERGER 829,423 0.09% 829,423 0.0 NET INCOME(LOSS) 42,320 0.00% 0 0 MEMBER CAPITAL 83,342,288 9.22% 83,299,968 9.1 TOTAL EQUITY \$ 896,342,045 99.14% \$ 903,165,947 99.30	SUSPENSE		2,201,272	0.24%			0.20%
EQUITY SHARES - REGULAR \$ 337,424,193 37.32% \$ 338,585,518 37.2 SHARE DRAFTS 131,689,777 14.57% 133,733,134 14.7 SHARES - MONEY MARKET 208,520,169 23.06% 210,674,567 23.1 SHARES-CERTIFICATES 105,280,573 11.64% 107,318,876 11.8 SHARES - IRA SHARES 29,488,222 3.26% 28,978,024 3.1 SHARES - CLUB SHARES 596,823 0.07% 575,860 0.0 MEMBER SHARES 812,999,757 89.92% 819,865,979 90.1 UNDIVIDED EARNINGS 82,470,545 9.12% 82,470,545 9.0 EQUITY ACQUIRED IN MERGER 829,423 0.09% 829,423 0.0 NET INCOME(LOSS) 42,320 0.00% 0 0.0 MEMBER CAPITAL 83,342,288 9.22% 83,299,968 9.1 TOTAL EQUITY \$ 896,342,045 99.14% \$ 903,165,947 99.30	ACCOUNTS PAYABLE		7,777,910	0.86%		6,382,846	0.70%
SHARES - REGULAR \$ 337,424,193 37.32% \$ 338,585,518 37.2 SHARE DRAFTS 131,689,777 14.57% 133,733,134 14.7 SHARES - MONEY MARKET 208,520,169 23.06% 210,674,567 23.1 SHARES-CERTIFICATES 105,280,573 11.64% 107,318,876 11.8 SHARES - IRA SHARES 29,488,222 3.26% 28,978,024 3.1 SHARES - CLUB SHARES 596,823 0.07% 575,860 0.0 MEMBER SHARES 812,999,757 89.92% 819,865,979 90.1 UNDIVIDED EARNINGS 82,470,545 9.12% 82,470,545 9.0 EQUITY ACQUIRED IN MERGER 829,423 0.09% 829,423 0.0 NET INCOME(LOSS) 42,320 0.00% 0 0.0 MEMBER CAPITAL 83,342,288 9.22% 83,299,968 9.1 TOTAL EQUITY \$ 896,342,045 99.14% \$ 903,165,947 99.30	TOTAL LIABILITIES	\$	7,777,910	0.86%	\$	6,382,846	0.70%
SHARES - REGULAR \$ 337,424,193 37.32% \$ 338,585,518 37.2 SHARE DRAFTS 131,689,777 14.57% 133,733,134 14.7 SHARES - MONEY MARKET 208,520,169 23.06% 210,674,567 23.1 SHARES-CERTIFICATES 105,280,573 11.64% 107,318,876 11.8 SHARES - IRA SHARES 29,488,222 3.26% 28,978,024 3.1 SHARES - CLUB SHARES 596,823 0.07% 575,860 0.0 MEMBER SHARES 812,999,757 89.92% 819,865,979 90.1 UNDIVIDED EARNINGS 82,470,545 9.12% 82,470,545 9.0 EQUITY ACQUIRED IN MERGER 829,423 0.09% 829,423 0.0 NET INCOME(LOSS) 42,320 0.00% 0 0.0 MEMBER CAPITAL 83,342,288 9.22% 83,299,968 9.1 TOTAL EQUITY \$ 896,342,045 99.14% \$ 903,165,947 99.30	FOULTY						
SHARE DRAFTS 131,689,777 14.57% 133,733,134 14.7 SHARES - MONEY MARKET 208,520,169 23.06% 210,674,567 23.1 SHARES-CERTIFICATES 105,280,573 11.64% 107,318,876 11.8 SHARES - IRA SHARES 29,488,222 3.26% 28,978,024 3.1 SHARES - CLUB SHARES 596,823 0.07% 575,860 0.0 MEMBER SHARES 812,999,757 89.92% 819,865,979 90.1 UNDIVIDED EARNINGS 82,470,545 9.12% 82,470,545 9.0 EQUITY ACQUIRED IN MERGER 829,423 0.09% 829,423 0.0 NET INCOME(LOSS) 42,320 0.00% 0 0 MEMBER CAPITAL 83,342,288 9.22% 83,299,968 9.1 TOTAL EQUITY \$ 896,342,045 99.14% \$ 903,165,947 99.30		\$	337.424.193	37 32%	\$	338 585 518	37.23%
SHARES - MONEY MARKET 208,520,169 23.06% 210,674,567 23.1 SHARES-CERTIFICATES 105,280,573 11.64% 107,318,876 11.8 SHARES - IRA SHARES 29,488,222 3.26% 28,978,024 3.1 SHARES - CLUB SHARES 596,823 0.07% 575,860 0.0 MEMBER SHARES 812,999,757 89.92% 819,865,979 90.1 UNDIVIDED EARNINGS 82,470,545 9.12% 82,470,545 9.0 EQUITY ACQUIRED IN MERGER 829,423 0.09% 829,423 0.0 NET INCOME(LOSS) 42,320 0.00% 0 0.0 MEMBER CAPITAL 83,342,288 9.22% 83,299,968 9.1 TOTAL EQUITY \$ 896,342,045 99.14% \$ 903,165,947 99.30		Ψ			Ψ		14.70%
SHARES-CERTIFICATES 105,280,573 11.64% 107,318,876 11.8 SHARES - IRA SHARES 29,488,222 3.26% 28,978,024 3.1 SHARES - CLUB SHARES 596,823 0.07% 575,860 0.0 MEMBER SHARES 812,999,757 89.92% 819,865,979 90.1 UNDIVIDED EARNINGS 82,470,545 9.12% 82,470,545 9.0 EQUITY ACQUIRED IN MERGER 829,423 0.09% 829,423 0.0 NET INCOME(LOSS) 42,320 0.00% 0 0 MEMBER CAPITAL 83,342,288 9.22% 83,299,968 9.1 TOTAL EQUITY \$896,342,045 99.14% \$903,165,947 99.30							23.16%
SHARES - IRA SHARES 29,488,222 3.26% 28,978,024 3.1 SHARES - CLUB SHARES 596,823 0.07% 575,860 0.0 MEMBER SHARES 812,999,757 89.92% 819,865,979 90.1 UNDIVIDED EARNINGS 82,470,545 9.12% 82,470,545 9.0 EQUITY ACQUIRED IN MERGER 829,423 0.09% 829,423 0.0 NET INCOME(LOSS) 42,320 0.00% 0 0.0 MEMBER CAPITAL 83,342,288 9.22% 83,299,968 9.1 TOTAL EQUITY \$ 896,342,045 99.14% \$ 903,165,947 99.30							11.80%
MEMBER SHARES 812,999,757 89.92% 819,865,979 90.1 UNDIVIDED EARNINGS 82,470,545 9.12% 82,470,545 9.0 EQUITY ACQUIRED IN MERGER 829,423 0.09% 829,423 0.0 NET INCOME(LOSS) 42,320 0.00% 0 0 MEMBER CAPITAL 83,342,288 9.22% 83,299,968 9.1 TOTAL EQUITY \$ 896,342,045 99.14% \$ 903,165,947 99.30							3.19%
UNDIVIDED EARNINGS 82,470,545 9.12% 82,470,545 9.0 EQUITY ACQUIRED IN MERGER 829,423 0.09% 829,423 0.0 NET INCOME(LOSS) 42,320 0.00% 0 0 0.0 MEMBER CAPITAL 83,342,288 9.22% 83,299,968 9.1 TOTAL EQUITY \$ 896,342,045 99.14% \$ 903,165,947 99.30	SHARES - CLUB SHARES			0.07%			0.06%
EQUITY ACQUIRED IN MERGER 829,423 0.09% 829,423 0.0 NET INCOME(LOSS) 42,320 0.00% 0 0.0 MEMBER CAPITAL 83,342,288 9.22% 83,299,968 9.1 TOTAL EQUITY \$ 896,342,045 99.14% \$ 903,165,947 99.30	MEMBER SHARES		812,999,757	89.92%		819,865,979	90.14%
EQUITY ACQUIRED IN MERGER 829,423 0.09% 829,423 0.0 NET INCOME(LOSS) 42,320 0.00% 0 0.0 MEMBER CAPITAL 83,342,288 9.22% 83,299,968 9.1 TOTAL EQUITY \$ 896,342,045 99.14% \$ 903,165,947 99.30	UNDIVIDED EARNINGS		82,470,545	9.12%		82,470,545	9.07%
NET INCOME(LOSS) 42,320 0.00% 0 0.0 MEMBER CAPITAL 83,342,288 9.22% 83,299,968 9.1 TOTAL EQUITY \$ 896,342,045 99.14% \$ 903,165,947 99.30	EQUITY ACQUIRED IN MERGER						0.09%
TOTAL EQUITY \$ 896,342,045 99.14% \$ 903,165,947 99.30	NET INCOME(LOSS)		42,320	0.00%		0	0.00%
	MEMBER CAPITAL		83,342,288	9.22%		83,299,968	9.16%
LIABILITIES+EQUITY \$ 904,119,955 100.00% \$ 909,548,793 100.00	TOTAL EQUITY	\$ 8	396,342,045	99.14%	\$	903,165,947	99.30%
	LIABILITIES+EQUITY	\$ 9	904,119,955	100.00%	\$	909,548,793	100.00%

Certified Correct By:

David M. Green, President/CEO

Tasha Kostick, Senior Vice President/CFO