1st NORTHERN CALIFORNIA CREDIT UNION

Income and Expense for Month

| | 12/31/2022 | % Income 12/31/2022 | 12/2022 QTD | 12/2022 YTD |
|---------------------------------|------------|------------------------|-------------|-------------|
| <u>INCOME</u> | | | | |
| INCOME FROM LOANS | \$822,479 | 49.25% | \$2,381,809 | \$8,953,791 |
| INVESTMENT INCOME | 584,260 | 34.99% | 1,689,343 | 5,991,241 |
| FEE INCOME | 33,414 | 2.00% | 94,507 | 365,413 |
| OTHER OPERATING INCOME | 229,758 | 13.76% | 472,023 | 1,325,281 |
| TOTAL INCOME | 1,669,911 | 100.00% | 4,637,682 | 16,635,726 |
| EXPENSE | | | | |
| EMPLOYEE COMPENSATION | 515,649 | 30.88% | 1,532,265 | 5,774,125 |
| EMPLOYEE BENEFITS | 252,621 | 15.13% | 560,988 | 1,570,006 |
| TRAVEL & CONFERENCE | 1,500 | 0.09% | 4,500 | 18,000 |
| ASSOCIATION DUES | 8,025 | 0.48% | 22,243 | 86,455 |
| OFFICE OCCUPANCY | 87,055 | 5.21% | 261,872 | 1,046,057 |
| OFFICE OPERATIONS | 328,679 | 19.68% | 985,986 | 3,752,287 |
| EDUCATION & PROMOTION | 38,401 | 2.30% | 115,202 | 461,115 |
| LOAN SERVICING | 25,982 | 1.56% | 77,851 | 338,121 |
| PROFESSIONAL & OUTSIDE SERVICE | 92,977 | 5.57% | 278,540 | 1,115,146 |
| PROVISION FOR LOAN LOSSES | 44,815 | 2.68% | 44,815 | (190,074) |
| NCUA - ASSESSMENTS | 0 | 0.00% | 0 | 0 |
| MEMBERS INSURANCE | 0 | 0.00% | 0 | 0 |
| SUPERVISION & EXAM FEES | 11,000 | 0.66% | 33,000 | 137,000 |
| CASH OVER & SHORT | 96 | 0.01% | 27 | 20 |
| ANNUAL MEETING | 250 | 0.02% | 750 | 3,000 |
| OTHER OPERATING EXPENSES | 791 | 0.05% | 1,589 | 3,667 |
| TOTAL EXPENSE | 1,407,841 | 84.31% | 3,919,628 | 14,114,925 |
| NET BEFORE DIVIDENDS | 262,070 | 15.69% | 718,054 | 2,520,801 |
| <u>DIVIDENDS</u> | | | | |
| DIVIDENDS - REGULAR SHARES | 25,613 | 1.53% | 80,613 | 320,726 |
| DIVIDENDS - SHARE DRAFTS | 4,376 | 0.26% | 12,880 | 51,279 |
| DIVIDENDS - MONEY MARKET SHARES | 48,265 | 2.89% | 142,258 | 468,501 |
| DIVIDENDS - CERTIFICATES | 49,447 | 2.96% | 135,966 | 498,627 |
| DIVIDENDS - IRA SHARES | 11,169 | 0.67% | 33,500 | 128,249 |
| DIVIDENDS - CLUB SHARES | 24 | 0.00% | 44 | 422 |
| TOTAL DIVIDENDS | 138,894 | 8.32% | 405,261 | 1,467,804 |
| NET AFTER DIVIDENDS | 123,176 | 7.38% | 312,793 | 1,052,997 |
| TOTAL NON-OP INC/EXP | 0 | 0.00% | 0 | 0 |
| NET INCOME | 123,176 | 7.38% | 312,793 | 1,052,997 |

Certified Correct By:

David M. Green, President/CEO

Tasha Kostick, Senior Vice President/CFO

1st NORTHERN CALIFORNIA CREDIT UNION

Statement of Condition

| ASSETS GROSS LOANS \$ 328,251,098 37,37% \$ 326,731,728 36,89% ALLOWANCE FOR LOAN LOSSES (1,106,879) (0.13%) (1,061,585) (0.12%) NET LOANS 327,144,219 37,24% 322,670,143 36,77% OTHER RECEIVABLES 18,208,320 2,07% 22,018,315 2,49% CHANGE FUND 2,026,197 0,23% 1,885,218 0,21% US GOVT OBLIGATIONS 174,149,764 19,83% 174,142,265 19,660 FEPERAL AGENCY SECURITIES 195,609,821 22,27% 20,0215,447 22,60% CORRORATE CREDIT UNION 20,799,738 2,37% 21,371,928 2,41% CORRORATE CREDIT UNION 20,799,738 2,37% 21,371,928 2,41% ACCULED INCOME 2,594,689 0,30% 2,552,340 0,29% FIXED ASSETS, NET 2,303,29 0,33% 2,945,643 0,33% RIGHT OF USE ASSET, NET 2,356,085 0,27% 2,222,409 0,29% PERPAIDS AND OTHER ASSETS 2,356,085 0,27% 1,338, | | | 12/31/2022 | % Assets 12/31/2022 | | 11/30/2022 | % Assets 11/30/2022 |
|--|---------------------------|----|---------------------------------------|------------------------|----|-------------|------------------------|
| NET LOANS | <u>ASSETS</u> | | | | | | |
| NET LOANS 327,144,219 37,24% 325,670,143 36,77% | GROSS LOANS | \$ | 328,251,098 | 37.37% | \$ | 326,731,728 | 36.89% |
| OTHER RECEIVABLES 18,208,320 2.07% 22,018,315 2.49% CHANGE FUND 2,026,197 0.23% 1,885,218 0.21% US GOVT OBLIGATIONS 174,149,764 19,83% 174,416,265 19,69% FEDERAL AGENCY SECURITIES 195,609,821 22,27% 20,0215,447 22,26% CORPORATE CREDIT UNION 20,796,738 2,37% 21,317,928 2,41% CERTIFICATES OF DEPOSIT 122,624,399 13,96% 122,487,185 13,83% INVESTMENTS \$13,174,712 \$84,2% \$18,490,825 \$8,43% ACCRUED INCOME 2,594,689 0.30% 2,552,340 0.29% FIXED ASSETS, NET 2,303,229 0.33% 2,945,643 0.33% RIGHT OF USE ASSET, NET 2,325,619 0.26% 7,582,117 0.86% PREPAIDS AND OTHER ASSETS 2,386,085 0.27% 2,222,049 0.25% TOTAL ASSETS \$ 878,372,297 100.00% \$ 885,726,043 100.00% LIABILITIES 2 1,591,108 0.18% \$ 1,338,792 0.15% | ALLOWANCE FOR LOAN LOSSES | | (1,106,879) | (0.13%) | | (1,061,585) | (0.12%) |
| CHANGE FUND 2.026,197 0.23% 1.885,218 0.21% US GOVT OBLIGATIONS 174,149,764 19.83% 174,416,265 19.69% FEDERAL AGENCY SECURITIES 195,609,821 22.27% 20.0215,447 22.60% CORPORATE CREDIT UNION 20.799,738 2.337% 21.371,928 24.17% CERTIFICATES OF DEPOSIT 122,624,399 13.96% 122,487,185 13.83% INVESTMENTS 513,174,722 58.42% 518,490,825 58.45% ACCRUED INCOME 2.594,689 0.30% 2.552,340 0.29% FIXED ASSETS, NET 2.930,329 0.33% 2.945,643 0.33% RIGHT OF USE ASSET, NET 2.930,329 0.35% 2.945,643 0.33% RIGHT OF USE ASSET, NET 2.325,619 0.26% 2.359,393 0.27% NCUSIF DEPOSIT 7.582,117 0.86% 7.582,117 0.86% PREPAIDS AND OTHER ASSETS 2.386,085 0.27% 2.222,049 0.25% TOTAL ASSETS 5.878,372,297 100.00% 5.885,726,043 100.00% LABILITIES 2.366,085 0.27% 2.222,049 0.25% ACCRUED LIABILITIES 2.376,878 0.29% 2.334,446 0.26% EMPLOYER RETIREMENT PLAN 1.229,657 0.14% 1.141,909 0.13% SUSPENNSE 1.442,246 0.16% 2.146,009 0.24% LEASE LIABILITY 2.331,979 0.27% 2.363,633 0.27% TOTAL LIABILITIES 5.91,874,477 1.05% 5.9498,204 1.07% EOUITY SHARES 8.91,874,477 1.05% 5.9498,204 1.07% FOUITS 1.386,885 2.25% 3.320,49,967 3.749% SHARES - REGULAR 5.329,838,774 37.55% 5.332,049,967 3.749% SHARES - REGULAR 5.329,838,774 37.55% 5.332,049,967 3.749% SHARES - REGULAR 5.329,838,774 3.75% 5.332,049,967 3. | NET LOANS | | 327,144,219 | 37.24% | | 325,670,143 | 36.77% |
| STATE STAT | OTHER RECEIVABLES | | 18,208,320 | 2.07% | | 22,018,315 | 2.49% |
| FEDERAL AGENCY SECURITIES | CHANGE FUND | | 2,026,197 | 0.23% | | 1,885,218 | 0.21% |
| CORPORATE CREDIT UNION 20,790,738 2.37% 21,371,928 2.41% CERTIFICATES OF DEPOSIT 122,624,399 13.96% 122,487,185 13.83% INVESTMENTS 513,174,722 58.42% 518,490,825 58.54% ACCRUED INCOME 2,594,689 0.30% 2,552,340 0.29% FIXED ASSETS, NET 2,930,329 0.33% 2,945,643 0.33% RIGHT OF USE ASSET, NET 2,325,619 0.26% 2,359,393 0.27% NCUSIF DEPOSIT 7,582,117 0.86% 7,582,117 0.86% PREPAIDS AND OTHER ASSETS 2,386,085 0.27% 2,222,049 0.25% TOTAL ASSETS 878,372,297 100.00% 885,726,043 100.00% LEASHLITIES 878,372,297 100.00% 885,726,043 100.00% LEASHLITIES 1.591,108 0.18% 1,338,792 0.15% LEASHLITIES 2.236,6878 0.27% 2,334,446 0.26% EMPLOYEE RETIREMENT PLAN 1,229,657 0.14% 1,141,990 0.13% | US GOVT OBLIGATIONS | | 174,149,764 | 19.83% | | 174,416,265 | 19.69% |
| CERTIFICATES OF DEPOSIT 122,624,399 13.96% 122,487,185 13.83% INVESTMENTS 513,174,722 58.42% 518,490,825 58.45% ACCRUED INCOME 2,594,689 0.30% 2,552,340 0.29% FIXED ASSETS, NET 2,930,329 0.33% 2,945,643 0.33% RIGHT OF USE ASSET, NET 2,325,619 0.26% 2,359,393 0.27% NCUSIF DEPOSIT 7,582,117 0.86% 7,582,117 0.86% PREPAIDS AND OTHER ASSETS 2,386,085 0.27% 2,222,049 0.25% TOTAL ASSETS 878,372,297 100.00% 885,726,043 100.00% 1 | FEDERAL AGENCY SECURITIES | | 195,609,821 | 22.27% | | 200,215,447 | 22.60% |
| INVESTMENTS | CORPORATE CREDIT UNION | | 20,790,738 | 2.37% | | 21,371,928 | 2.41% |
| ACCRUED INCOME 2,594,689 0,30% 2,252,340 0,29% FIXED ASSETS, NET 2,930,329 0,33% 2,945,643 0,33% RIGHT OF USE ASSET, NET 2,325,619 0,26% 2,355,339 0,27% NCUSIF DEPOSIT 7,582,117 0,86% PREPAIDS AND OTHER ASSETS 2,386,085 0,27% 2,222,049 0,25% TOTAL ASSETS 878,372,297 100,00% 8885,726,043 100,00% LIABILITIES ACCOUNTS PAYABLE 5 1,591,108 0,18% 5 1,338,792 0,15% ACCOUNTS PAYABLE 215,609 0,02% ACCRUED LIABILITIES 2,376,878 0,27% 2,334,446 0,26% EMPLOYEE RETIREMENT PLAN 1,129,657 0,14% 1,141,990 0,13% SUSPENSE 1,442,246 0,16% 1,442,246 0,16% 1,414,990 0,13% SUSPENSE 1,442,246 0,16% 1,440,009 0,24% 1EASE LIABILITY 2,331,979 0,27% TOTAL LIABILITIES 8,318,747 1,05% 8,498,204 1,07% EQUITY SHARES - REGULAR S 329,838,774 37,55% S 332,049,967 37,49% SHARES - MONEY MARKET 198,107,319 22,55% SHARES - WARKET 198,107,319 22,55% SHARES - LABIARES 202,571 0,02% TOTAL MEMBER SHARES 202,571 0,02% TOTAL MEMBER SHARES 202,571 0,02% TOTAL MEMBER SHARES 829,423 0,09% 82,744,857 3,37% NOW TOTAL MEMBER SHARES 829,423 0,09% 827,448,573 3,47% 100,00% 189,616 0,02% TOTAL MEMBER CAPITAL 83,887,072 98,95% 876,227,839 98,93% | CERTIFICATES OF DEPOSIT | | 122,624,399 | 13.96% | | 122,487,185 | 13.83% |
| RIXED ASSETS, NET 2,930,329 0.33% 2,945,643 0.33% RIGHT OF USE ASSET, NET 2,325,619 0.26% 2,359,393 0.27% NCUSIF DEPOSIT 7,582,117 0.86% 7,582,117 0.86% PREPAIDS AND OTHER ASSETS 2,386,085 0.27% 2,222,049 0.25% TOTAL ASSETS 878,372,297 100.00% 885,726,043 100.00% LIABILITIES | INVESTMENTS | | 513,174,722 | 58.42% | | 518,490,825 | 58.54% |
| NCUSIF DEPOSIT 7,582,117 0.86% 7,582,117 0.86% | ACCRUED INCOME | | 2,594,689 | 0.30% | | 2,552,340 | 0.29% |
| NCUSIF DEPOSIT 7,582,117 0.86% 7,582,117 0.86% | FIXED ASSETS, NET | | 2,930,329 | 0.33% | | 2,945,643 | 0.33% |
| PREPAIDS AND OTHER ASSETS 2,386,085 0.27% 2,222,049 0.25% | RIGHT OF USE ASSET, NET | | 2,325,619 | 0.26% | | 2,359,393 | 0.27% |
| TOTAL ASSETS \$878,372,297 100.00% \$885,726,043 100.00% | NCUSIF DEPOSIT | | 7,582,117 | 0.86% | | 7,582,117 | 0.86% |
| ACCOUNTS PAYABLE \$ 1,591,108 0.18% \$ 1,338,792 0.15% | PREPAIDS AND OTHER ASSETS | | 2,386,085 | 0.27% | | 2,222,049 | 0.25% |
| ACCOUNTS PAYABLE \$ 1,591,108 | TOTAL ASSETS | \$ | 878,372,297 | 100.00% | \$ | 885,726,043 | 100.00% |
| ACCOUNTS PAYABLE \$ 1,591,108 | | | | | | | |
| DIVIDENDS PAYABLE 215,609 0.02% 173,335 0.02% ACCRUED LIABILITIES 2,376,878 0.27% 2,334,446 0.26% EMPLOYEE RETIREMENT PLAN 1,229,657 0.14% 1,141,990 0.13% SUSPENSE 1,442,246 0.16% 2,146,009 0.24% LEASE LIABILITY 2,331,979 0.27% 2,363,633 0.27% TOTAL LIABILITIES \$ 9,187,477 1.05% \$ 9,498,204 1.07% EOUITY SHARES - REGULAR \$ 329,838,774 37.55% \$ 332,049,967 37.49% SHARE DRAFTS 131,028,069 14.92% 131,391,024 14.83% SHARES - MONEY MARKET 198,107,319 22.55% 199,551,838 22.53% SHARES - CERTIFICATES 96,770,747 11.02% 99,470,430 11.23% SHARES - IRA SHARES 29,350,268 3.34% 29,842,857 3.37% SHARES - CLUB SHARES 20,571 0.02% 157,827 0.02% TOTAL MEMBER SHARES 83,057,649 9.46% | <u>LIABILITIES</u> | | | | | | |
| ACCRUED LIABILITIES EMPLOYEE RETIREMENT PLAN 1,229,657 0,14% 1,141,990 0,13% SUSPENSE 1,442,246 0,16% 2,146,009 0,24% LEASE LIABILITY 2,331,979 0,27% 2,363,633 0,27% TOTAL LIABILITIES \$ 9,187,477 1,05% \$ 9,498,204 1,07% EOUITY SHARES - REGULAR \$ 329,838,774 37.55% \$ 332,049,967 37.49% SHARE DRAFTS 131,028,069 14,92% 131,391,024 14,83% SHARES - MONEY MARKET 198,107,319 22.55% 199,551,838 22.53% SHARES - IRA SHARES 96,770,747 11,02% 99,470,430 11,23% SHARES - IRA SHARES 29,350,268 3,34% 29,842,857 3,37% SHARES - CLUB SHARES 29,350,268 3,34% 29,842,857 3,37% SHARES - CLUB SHARES 202,571 0,02% 157,827 0,02% TOTAL MEMBER SHARES 785,297,748 89,40% 792,463,943 89,47% UNDIVIDED EARNINGS 83,057,649 9,46% 82,744,857 9,34% EQUITY ACQUIRED IN MERGER 829,423 0,09% NET INCOME(LOSS) 0 0,00% 189,616 0,02% TOTAL MEMBER CAPITAL 83,887,072 9,55% 83,763,289 98,93% | ACCOUNTS PAYABLE | \$ | 1,591,108 | 0.18% | \$ | 1,338,792 | 0.15% |
| EMPLOYEE RETIREMENT PLAN 1,229,657 0.14% 1,141,990 0.13% SUSPENSE 1,442,246 0.16% 2,146,009 0.24% LEASE LIABILITY 2,331,979 0.27% 2,363,633 0.27% | DIVIDENDS PAYABLE | | 215,609 | 0.02% | | 173,335 | 0.02% |
| SUSPENSE 1,442,246 0.16% 2,146,009 0.24% LEASE LIABILITY 2,331,979 0.27% 2,363,633 0.27% TOTAL LIABILITIES \$ 9,187,477 1.05% \$ 9,498,204 1.07% EOUITY SHARES - REGULAR \$ 329,838,774 37.55% \$ 332,049,967 37.49% SHARE DRAFTS 131,028,069 14.92% 131,391,024 14.83% SHARES - MONEY MARKET 198,107,319 22.55% 199,551,838 22.53% SHARES- IRA SHARES 96,770,747 11.02% 99,470,430 11.23% SHARES - CLUB SHARES 29,350,268 3.34% 29,842,857 3.37% SHARES - CLUB SHARES 202,571 0.02% 157,827 0.02% TOTAL MEMBER SHARES 83,057,649 9.46% 82,744,857 9.34% EQUITY ACQUIRED IN MERGER 829,423 0.09% 829,423 0.09% NET INCOME(LOSS) 0 0.00% 189,616 0.02% TOTAL MEMBER CAPITAL 83,887,072 9.55% 83,763,896 94. | ACCRUED LIABILITIES | | 2,376,878 | 0.27% | | 2,334,446 | 0.26% |
| LEASE LIABILITY 2,331,979 0.27% 2,363,633 0.27% TOTAL LIABILITIES \$ 9,187,477 1.05% \$ 9,498,204 1.07% EQUITY SHARES - REGULAR \$ 329,838,774 37.55% \$ 332,049,967 37.49% SHARE DRAFTS 131,028,069 14.92% 131,391,024 14.83% SHARES - MONEY MARKET 198,107,319 22.55% 199,551,838 22.53% SHARES - CERTIFICATES 96,770,747 11.02% 99,470,430 11.23% SHARES - IRA SHARES 29,350,268 3.34% 29,842,857 3.37% SHARES - CLUB SHARES 202,571 0.02% 157,827 0.02% TOTAL MEMBER SHARES 785,297,748 89,40% 792,463,943 89,47% UNDIVIDED EARNINGS 83,057,649 9,46% 82,744,857 9,34% EQUITY ACQUIRED IN MERGER 829,423 0.09% 829,423 0.09% NET INCOME(LOSS) 0 0.00% 189,616 0.02% TOTAL EQUITY \$869,184,820 98.95% \$876,227,839 | EMPLOYEE RETIREMENT PLAN | | 1,229,657 | 0.14% | | 1,141,990 | 0.13% |
| FOUTY EQUITY \$ 9,187,477 1.05% \$ 9,498,204 1.07% EQUITY SHARES - REGULAR SHARES - REGULAR SHARE DRAFTS \$ 329,838,774 37.55% \$ 332,049,967 37.49% SHARES - MONEY MARKET 198,107,319 22.55% 199,551,838 22.53% SHARES - CERTIFICATES 96,770,747 11.02% 99,470,430 11.23% SHARES - IRA SHARES 29,350,268 3.34% 29,842,857 3.37% SHARES - CLUB SHARES 202,571 0.02% 157,827 0.02% TOTAL MEMBER SHARES 785,297,748 89,40% 792,463,943 89,47% UNDIVIDED EARNINGS 83,057,649 9,46% 82,744,857 9,34% EQUITY ACQUIRED IN MERGER 829,423 0.09% 829,423 0.09% NET INCOME(LOSS) 0 0.00% 189,616 0.02% TOTAL MEMBER CAPITAL 83,887,072 9.55% 83,63,896 9.46% TOTAL EQUITY \$ 869,184,820 98,95% \$ 876,227,839 98,93% | SUSPENSE | | 1,442,246 | 0.16% | | 2,146,009 | 0.24% |
| EOUITY SHARES - REGULAR \$ 329,838,774 37.55% \$ 332,049,967 37.49% SHARE DRAFTS 131,028,069 14.92% 131,391,024 14.83% SHARES - MONEY MARKET 198,107,319 22.55% 199,551,838 22.53% SHARES-CERTIFICATES 96,770,747 11.02% 99,470,430 11.23% SHARES - IRA SHARES 29,350,268 3.34% 29,842,857 3.37% SHARES - CLUB SHARES 202,571 0.02% 157,827 0.02% TOTAL MEMBER SHARES 785,297,748 89.40% 792,463,943 89.47% UNDIVIDED EARNINGS 83,057,649 9.46% 82,744,857 9.34% EQUITY ACQUIRED IN MERGER 829,423 0.09% 829,423 0.09% NET INCOME(LOSS) 0 0.00% 189,616 0.02% TOTAL MEMBER CAPITAL 83,887,072 9.55% 83,763,896 9.46% TOTAL EQUITY \$ 869,184,820 98.95% \$ 876,227,839 98.93% | LEASE LIABILITY | | 2,331,979 | 0.27% | | 2,363,633 | 0.27% |
| SHARES - REGULAR \$ 329,838,774 37.55% \$ 332,049,967 37.49% SHARE DRAFTS 131,028,069 14.92% 131,391,024 14.83% SHARES - MONEY MARKET 198,107,319 22.55% 199,551,838 22.53% SHARES-CERTIFICATES 96,770,747 11.02% 99,470,430 11.23% SHARES - IRA SHARES 29,350,268 3.34% 29,842,857 3.37% SHARES - CLUB SHARES 202,571 0.02% 157,827 0.02% TOTAL MEMBER SHARES 785,297,748 89.40% 792,463,943 89.47% UNDIVIDED EARNINGS 83,057,649 9.46% 82,744,857 9.34% EQUITY ACQUIRED IN MERGER 829,423 0.09% 829,423 0.09% NET INCOME(LOSS) 0 0.00% 189,616 0.02% TOTAL MEMBER CAPITAL 83,887,072 9.55% 83,763,896 9.46% TOTAL EQUITY \$869,184,820 98.95% \$876,227,839 98.93% | TOTAL LIABILITIES | \$ | 9,187,477 | 1.05% | \$ | 9,498,204 | 1.07% |
| SHARES - REGULAR \$ 329,838,774 37.55% \$ 332,049,967 37.49% SHARE DRAFTS 131,028,069 14.92% 131,391,024 14.83% SHARES - MONEY MARKET 198,107,319 22.55% 199,551,838 22.53% SHARES-CERTIFICATES 96,770,747 11.02% 99,470,430 11.23% SHARES - IRA SHARES 29,350,268 3.34% 29,842,857 3.37% SHARES - CLUB SHARES 202,571 0.02% 157,827 0.02% TOTAL MEMBER SHARES 785,297,748 89.40% 792,463,943 89.47% UNDIVIDED EARNINGS 83,057,649 9.46% 82,744,857 9.34% EQUITY ACQUIRED IN MERGER 829,423 0.09% 829,423 0.09% NET INCOME(LOSS) 0 0.00% 189,616 0.02% TOTAL MEMBER CAPITAL 83,887,072 9.55% 83,763,896 9.46% TOTAL EQUITY \$869,184,820 98.95% \$876,227,839 98.93% | EOUTV | | | | | | |
| SHARE DRAFTS 131,028,069 14.92% 131,391,024 14.83% SHARES - MONEY MARKET 198,107,319 22.55% 199,551,838 22.53% SHARES-CERTIFICATES 96,770,747 11.02% 99,470,430 11.23% SHARES - IRA SHARES 29,350,268 3.34% 29,842,857 3.37% SHARES - CLUB SHARES 202,571 0.02% 157,827 0.02% TOTAL MEMBER SHARES 785,297,748 89.40% 792,463,943 89.47% UNDIVIDED EARNINGS 83,057,649 9.46% 82,744,857 9.34% EQUITY ACQUIRED IN MERGER 829,423 0.09% 829,423 0.09% NET INCOME(LOSS) 0 0.00% 189,616 0.02% TOTAL MEMBER CAPITAL 83,887,072 9.55% 83,763,896 9.46% TOTAL EQUITY \$869,184,820 98.95% \$76,227,839 98.93% | | • | 220 828 774 | 27 550/ | ¢ | 222 040 067 | 27 /100/ |
| SHARES - MONEY MARKET 198,107,319 22.55% 199,551,838 22.53% SHARES-CERTIFICATES 96,770,747 11.02% 99,470,430 11.23% SHARES - IRA SHARES 29,350,268 3.34% 29,842,857 3.37% SHARES - CLUB SHARES 202,571 0.02% 157,827 0.02% TOTAL MEMBER SHARES 785,297,748 89.40% 792,463,943 89.47% UNDIVIDED EARNINGS 83,057,649 9.46% 82,744,857 9.34% EQUITY ACQUIRED IN MERGER 829,423 0.09% 829,423 0.09% NET INCOME(LOSS) 0 0.00% 189,616 0.02% TOTAL MEMBER CAPITAL 83,887,072 9.55% 83,763,896 9.46% TOTAL EQUITY \$869,184,820 98.95% \$876,227,839 98.93% | | J | , , , , , , , , , , , , , , , , , , , | | Ф | | |
| SHARES-CERTIFICATES 96,770,747 11.02% 99,470,430 11.23% SHARES - IRA SHARES 29,350,268 3.34% 29,842,857 3.37% SHARES - CLUB SHARES 202,571 0.02% 157,827 0.02% TOTAL MEMBER SHARES 785,297,748 89.40% 792,463,943 89.47% UNDIVIDED EARNINGS 83,057,649 9.46% 82,744,857 9.34% EQUITY ACQUIRED IN MERGER 829,423 0.09% 829,423 0.09% NET INCOME(LOSS) 0 0.00% 189,616 0.02% TOTAL MEMBER CAPITAL 83,887,072 9.55% 83,763,896 9.46% TOTAL EQUITY \$869,184,820 98.95% \$76,227,839 98.93% | | | | | | | |
| SHARES - IRA SHARES 29,350,268 3.34% 29,842,857 3.37% SHARES - CLUB SHARES 202,571 0.02% 157,827 0.02% TOTAL MEMBER SHARES 785,297,748 89.40% 792,463,943 89.47% UNDIVIDED EARNINGS 83,057,649 9.46% 82,744,857 9.34% EQUITY ACQUIRED IN MERGER 829,423 0.09% 829,423 0.09% NET INCOME(LOSS) 0 0.00% 189,616 0.02% TOTAL MEMBER CAPITAL 83,887,072 9.55% 83,763,896 94.6% TOTAL EQUITY \$869,184,820 98.95% \$876,227,839 98.93% | | | | | | | |
| SHARES - CLUB SHARES 202,571 0.02% 157,827 0.02% TOTAL MEMBER SHARES 785,297,748 89.40% 792,463,943 89.47% UNDIVIDED EARNINGS 83,057,649 9.46% 82,744,857 9.34% EQUITY ACQUIRED IN MERGER 829,423 0.09% 829,423 0.09% NET INCOME(LOSS) 0 0.00% 189,616 0.02% TOTAL MEMBER CAPITAL 83,887,072 9.55% 83,763,896 94.6% TOTAL EQUITY \$ 869,184,820 98.95% \$ 876,227,839 98.93% | | | | | | | |
| TOTAL MEMBER SHARES 785,297,748 89.40% 792,463,943 89.47% UNDIVIDED EARNINGS 83,057,649 9.46% 82,744,857 9.34% EQUITY ACQUIRED IN MERGER 829,423 0.09% 829,423 0.09% NET INCOME(LOSS) 0 0.00% 189,616 0.02% TOTAL MEMBER CAPITAL 83,887,072 9.55% 83,763,896 94.6% TOTAL EQUITY \$ 869,184,820 98.95% \$ 876,227,839 98.93% | | | | | | | |
| EQUITY ACQUIRED IN MERGER 829,423 0.09% 829,423 0.09% NET INCOME(LOSS) 0 0.00% 189,616 0.02% TOTAL MEMBER CAPITAL 83,887,072 9.55% 83,763,896 9.46% TOTAL EQUITY \$ 869,184,820 98,95% \$ 876,227,839 98,93% | | | | | | | |
| EQUITY ACQUIRED IN MERGER 829,423 0.09% 829,423 0.09% NET INCOME(LOSS) 0 0.00% 189,616 0.02% TOTAL MEMBER CAPITAL 83,887,072 9.55% 83,763,896 9.46% TOTAL EQUITY \$ 869,184,820 98,95% \$ 876,227,839 98,93% | UNDIVIDED EARNINGS | | 83.057.649 | 9.46% | | 82.744.857 | 9.34% |
| NET INCOME(LOSS) 0 0.00% 189,616 0.02% TOTAL MEMBER CAPITAL 83,887,072 9.55% 83,763,896 9.46% TOTAL EQUITY \$ 869,184,820 98.95% \$ 876,227,839 98.93% | | | | | | | |
| TOTAL MEMBER CAPITAL 83,887,072 9.55% 83,763,896 9.46% TOTAL EQUITY \$ 869,184,820 98.95% \$ 876,227,839 98.93% | | | | | | | |
| | | | | | | | |
| | TOTAL EQUITY | \$ | 869,184,820 | 98.95% | \$ | 876,227,839 | 98.93% |
| | LIABILITIES+EQUITY | \$ | 878,372,297 | 100.00% | \$ | 885,726,043 | 100.00% |

Certified Correct By:

David M. Green, President/CEO

Tasha Kostick, Senior Vice President/CFO