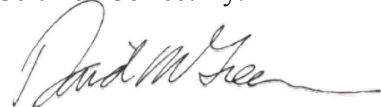


1st NORTHERN CALIFORNIA CREDIT UNION

Income and Expense for Month

		<i>% Income</i>		
	08/31/2023	08/31/2023	08/2023 QTD	08/2023 YTD
<u>INCOME</u>				
INCOME FROM LOANS	\$936,905	53.88%	\$1,868,399	\$6,915,449
INVESTMENT INCOME	644,638	37.07%	1,281,682	4,873,902
FEE INCOME	29,714	1.71%	69,658	261,402
OTHER OPERATING INCOME	127,550	7.34%	271,366	1,142,344
TOTAL INCOME	1,738,807	100.00%	3,491,105	13,193,097
<u>EXPENSE</u>				
EMPLOYEE COMPENSATION	644,723	37.08%	1,143,314	4,257,348
EMPLOYEE BENEFITS	21,838	1.26%	144,272	1,237,331
TRAVEL & CONFERENCE	1,500	0.09%	3,000	12,000
ASSOCIATION DUES	7,470	0.43%	14,941	60,233
OFFICE OCCUPANCY	92,486	5.32%	184,831	712,257
OFFICE OPERATIONS	333,753	19.19%	667,054	2,529,020
EDUCATION & PROMOTION	40,670	2.34%	81,342	324,746
LOAN SERVICING	25,903	1.49%	54,268	221,338
PROFESSIONAL & OUTSIDE SERVICE	111,869	6.43%	218,048	805,675
PROVISION FOR LOAN LOSSES	13,368	0.77%	13,368	73,542
NCUA - ASSESSMENTS	0	0.00%	0	0
MEMBERS INSURANCE	0	0.00%	0	0
SUPERVISION & EXAM FEES	10,000	0.58%	21,000	87,000
CASH OVER & SHORT	7	0.04%	(9)	829
ANNUAL MEETING	250	0.01%	500	2,000
OTHER OPERATING EXPENSES	617	0.04%	915	3,398
TOTAL EXPENSE	1,304,454	75.02%	2,546,844	10,326,717
NET BEFORE DIVIDENDS	434,353	24.98%	944,261	2,866,380
<u>DIVIDENDS</u>				
DIVIDENDS - REGULAR SHARES	25,500	1.47%	52,000	206,920
DIVIDENDS - SHARE DRAFTS	4,255	0.24%	8,548	33,656
DIVIDENDS - MONEY MARKET SHARES	55,629	3.20%	112,270	431,380
DIVIDENDS - CERTIFICATES	107,848	6.20%	203,458	616,880
DIVIDENDS - IRA SHARES	10,877	0.63%	21,948	85,874
DIVIDENDS - CLUB SHARES	48	0.00%	90	277
TOTAL DIVIDENDS	204,157	11.74%	398,314	1,374,987
NET AFTER DIVIDENDS	230,196	13.24%	545,947	1,491,393
TOTAL NON-OP INC/EXP	0	0.00%	0	0
NET INCOME	230,196	13.24%	545,947	1,491,393

Certified Correct By:



David M. Green, President/CEO



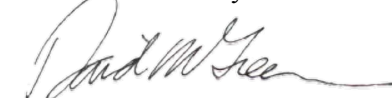
Tasha Kostick, Senior Vice President/CFO

1st NORTHERN CALIFORNIA CREDIT UNION

Statement of Condition

		08/31/2023	% Assets 08/31/2023		07/31/2023	% Assets 07/31/2023
<u>ASSETS</u>						
GROSS LOANS	\$	341,183,966	41.32%	\$	339,493,295	40.86%
ALLOWANCE FOR LOAN LOSSES		(1,061,104)	(0.13%)		(1,051,606)	(0.13%)
NET LOANS		340,122,862	41.19%		338,441,689	40.73%
OTHER RECEIVABLES		23,646,657	2.85%		18,520,601	2.2291
CHANGE FUND		2,210,110	0.27%		2,189,610	0.26%
US GOVT OBLIGATIONS		155,536,859	18.75%		159,581,988	19.21%
FEDERAL AGENCY SECURITIES		157,685,025	19.01%		161,770,760	19.47%
CORPORATE CREDIT UNION		5,042,999	0.61%		4,761,472	0.57%
CERTIFICATES OF DEPOSIT		128,344,577	15.47%		128,447,378	15.46%
INVESTMENTS		446,609,460	53.83%		454,561,598	54.71%
ACCRUED INCOME		2,676,627	0.32%		2,659,974	0.32%
FIXED ASSETS, NET		2,770,502	0.33%		2,796,198	0.34%
RIGHT OF USE ASSET, NET		2,057,285	0.25%		2,091,021	0.25%
NCUSIF DEPOSIT		7,265,014	0.88%		7,265,014	0.87%
PREPAIDS AND OTHER ASSETS		2,281,754	0.28%		2,335,308	0.28%
TOTAL ASSETS	\$	829,640,271	100.00%	\$	830,861,013	100.00%
<u>LIABILITIES</u>						
ACCOUNTS PAYABLE	\$	1,671,069	0.20%	\$	424,055	0.05%
DIVIDENDS PAYABLE		239,649	0.03%		194,008	0.02%
ACCRUED LIABILITIES		2,156,884	0.26%		2,151,073	0.26%
EMPLOYEE RETIREMENT PLAN		1,354,619	0.16%		1,354,619	0.16%
SUSPENSE		1,486,419	0.18%		(1,930,354)	(0.23%)
LEASE LIABILITY		2,078,613	0.25%		2,110,644	0.25%
TOTAL LIABILITIES	\$	8,987,253	1.08%	\$	4,304,045	0.52%
<u>EQUITY</u>						
SHARES - REGULAR	\$	313,873,719	37.83%	\$	316,570,538	38.10%
SHARE DRAFTS		130,881,917	15.78%		130,920,648	15.76%
SHARES - MONEY MARKET		178,684,553	21.54%		180,339,392	21.71%
SHARES-CERTIFICATES		82,538,909	9.95%		83,979,116	10.11%
SHARES - IRA SHARES		28,733,472	3.46%		29,082,200	3.50%
SHARES - CLUB SHARES		561,983	0.07%		516,806	0.06%
TOTAL MEMBER SHARES		735,274,553	88.63%		741,408,700	89.23%
UNDIVIDED EARNINGS		84,003,095	10.13%		84,003,094	10.11%
EQUITY ACQUIRED IN MERGER		829,423	0.10%		829,423	0.10%
NET INCOME(LOSS)		545,947	0.07%		315,751	0.04%
TOTAL MEMBER CAPITAL		85,378,465	10.29%		85,148,268	10.25%
TOTAL EQUITY	\$	820,653,017	98.92%	\$	826,556,969	99.48%
LIABILITIES+EQUITY	\$	829,640,271	100.00%	\$	830,861,013	100.00%

Certified Correct By:



David M. Green, President/CEO



Tasha Kostick, Senior Vice President/CFO