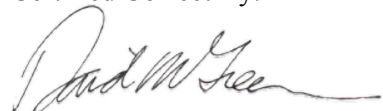


1st NORTHERN CALIFORNIA CREDIT UNION

Income and Expense for Month

	10/31/2023	% Income 10/31/2023	10/2023 QTD	10/2023 YTD
<u>INCOME</u>				
INCOME FROM LOANS	\$990,603	54.15%	\$990,603	\$8,834,780
INVESTMENT INCOME	682,682	37.32%	682,682	6,240,384
FEE INCOME	30,723	1.68%	30,723	318,755
OTHER OPERATING INCOME	125,201	6.84%	125,201	1,954,182
TOTAL INCOME	1,829,209	100.00%	1,829,209	17,348,101
<u>EXPENSE</u>				
EMPLOYEE COMPENSATION	595,449	32.55%	595,449	5,421,375
EMPLOYEE BENEFITS	100,402	5.49%	100,402	1,378,620
TRAVEL & CONFERENCE	1,500	0.08%	1,500	15,000
ASSOCIATION DUES	7,545	0.41%	7,545	75,323
OFFICE OCCUPANCY	91,321	4.99%	91,321	899,141
OFFICE OPERATIONS	343,819	18.80%	343,819	3,214,079
EDUCATION & PROMOTION	40,678	2.22%	40,678	406,094
LOAN SERVICING	29,003	1.59%	29,003	275,577
PROFESSIONAL & OUTSIDE SERVICE	115,646	6.32%	115,646	1,036,999
PROVISION FOR CREDIT LOSSES	0	0.00%	0	73,542
NCUA - ASSESSMENTS	0	0.00%	0	0
MEMBERS INSURANCE	0	0.00%	0	0
SUPERVISION & EXAM FEES	10,000	0.55%	10,000	107,000
CASH OVER & SHORT	(49)	(0.00%)	(49)	732
ANNUAL MEETING	250	0.01%	250	2,500
OTHER OPERATING EXPENSES	654	0.04%	655	4,344
TOTAL EXPENSE	1,336,218	73.05%	1,336,218	12,910,326
NET BEFORE DIVIDENDS	492,991	26.95%	492,991	4,437,775
<u>DIVIDENDS</u>				
DIVIDENDS - REGULAR SHARES	26,000	1.42%	26,000	256,991
DIVIDENDS - SHARE DRAFTS	4,215	0.23%	4,215	42,092
DIVIDENDS - MONEY MARKET SHARES	87,995	4.81%	87,995	572,511
DIVIDENDS - CERTIFICATES	122,768	6.71%	122,768	849,568
DIVIDENDS - IRA SHARES	10,743	0.59%	10,743	107,272
DIVIDENDS - CLUB SHARES	8	0.00%	8	311
TOTAL DIVIDENDS	251,729	13.76%	251,729	1,828,744
NET AFTER DIVIDENDS	241,262	13.19%	241,262	2,609,031
TOTAL NON-OP INC/EXP	0	0.00%	0	0
NET INCOME	241,262	13.19%	241,262	2,609,031

Certified Correct By:



David M. Green, President/CEO



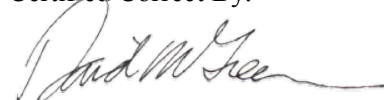
Tasha Kostick, Senior Vice President/CFO

1st NORTHERN CALIFORNIA CREDIT UNION

Statement of Condition

		10/31/2023	% Assets 10/31/2023		09/30/2023	% Assets 09/30/2023
<u>ASSETS</u>						
GROSS LOANS	\$	345,159,363	42.44%	\$	343,205,000	41.64%
ALLOWANCE FOR CREDIT LOSSES		(1,262,768)	(0.16%)		(1,046,257)	(0.13%)
NET LOANS		343,896,595	42.28%		342,158,743	41.51%
OTHER RECEIVABLES		17,827,811	2.19%		15,683,304	1.90%
CHANGE FUND		2,326,983	0.29%		1,986,785	0.24%
US GOVT OBLIGATIONS		150,433,376	18.49%		153,487,810	18.62%
FEDERAL AGENCY SECURITIES		147,506,622	18.14%		149,605,770	18.15%
CORPORATE CREDIT UNION		6,303,237	0.77%		15,825,569	1.92%
CERTIFICATES OF DEPOSIT		128,456,733	15.79%		128,820,815	15.63%
INVESTMENTS		432,699,968	53.20%		447,739,964	54.32%
ACCRUED INCOME		2,653,088	0.33%		2,475,586	0.30%
FIXED ASSETS, NET		2,755,921	0.34%		2,773,017	0.34%
RIGHT OF USE ASSET, NET		1,989,643	0.24%		2,023,492	0.25%
NCUSIF DEPOSIT		6,898,841	0.85%		7,265,014	0.88%
PREPAIDS AND OTHER ASSETS		2,327,715	0.29%		2,212,822	0.27%
TOTAL ASSETS	\$	813,376,565	100.00%	\$	824,318,727	100.00%
<u>LIABILITIES</u>						
ACCOUNTS PAYABLE	\$	1,359,736	0.17%	\$	2,143,925	0.26%
DIVIDENDS PAYABLE		250,788	0.03%		275,575	0.03%
ACCRUED LIABILITIES		2,232,098	0.27%		2,225,968	0.27%
EMPLOYEE RETIREMENT PLAN		1,292,725	0.16%		1,292,725	0.16%
SUSPENSE		677,576	0.08%		269,491	0.03%
LEASE LIABILITY		2,014,189	0.25%		2,046,429	0.25%
TOTAL LIABILITIES	\$	7,827,112	0.96%	\$	8,254,113	1.00%
<u>EQUITY</u>						
SHARES - REGULAR	\$	311,270,739	38.27%	\$	312,060,470	37.86%
SHARE DRAFTS		127,290,383	15.65%		131,778,532	15.99%
SHARES - MONEY MARKET		170,397,490	20.95%		174,649,939	21.19%
SHARES-CERTIFICATES		82,037,278	10.09%		82,221,716	9.97%
SHARES - IRA SHARES		28,217,135	3.47%		28,491,080	3.46%
SHARES - CLUB SHARES		76,813	0.01%		608,036	0.07%
TOTAL MEMBER SHARES		719,289,838	88.43%		729,809,773	88.53%
UNDIVIDED EARNINGS		85,188,930	10.47%		85,425,418	10.36%
EQUITY ACQUIRED IN MERGER		829,423	0.10%		829,423	0.10%
NET INCOME(LOSS)		241,262	0.03%		0	0.00%
TOTAL MEMBER CAPITAL		86,259,615	10.61%		86,254,841	10.46%
TOTAL EQUITY	\$	805,549,453	99.04%	\$	816,064,614	99.00%
LIABILITIES+EQUITY	\$	813,376,565	100.00%	\$	824,318,727	100.00%

Certified Correct By:



David M. Green, President/CEO



Tasha Kostick, Senior Vice President/CFO