## 1st NORTHERN CALIFORNIA CREDIT UNION

## Income and Expense for Month

	08/31/2017	% Income 08/31/2017	08/2017 QTD	08/2017 YTD
INCOME				
INCOME FROM LOANS	649,195	49.58%	1,306,577	5,043,590
INVESTMENT INCOME	507,812	38.78%	1,010,511	3,816,235
FEE INCOME	39,039	2.98%	77,677	319,489
OTHER OPERATING INCOME	113,378	8.66%	228,693	943,314
TOTAL INCOME	1,309,423	100.00%	2,623,459	10,122,628
EXPENSE				
EMPLOYEE COMPENSATION	345,701	26.40%	686,791	2,685,434
EMPLOYEE BENEFITS	107,372	8.20%	215,361	900,908
TRAVEL & CONFERENCE	2,417	0.18%	3,875	12,625
ASSOCIATION DUES	6,163	0.47%	12,127	48,008
OFFICE OCCUPANCY	46,632	3.56%	94,002	363,436
OFFICE OPERATIONS	239,419	18.28%	467,204	1,873,942
EDUCATION & PROMOTION	29,683	2.27%	59,299	207,746
LOAN SERVICING	110,971	8.47%	244,262	938,422
PROFESSIONAL & OUTSIDE SERVICE	60,525	4.62%	120,021	498,632
PROVISION FOR LOAN LOSSES	0	0.00%	0	(21,800)
NCUA - ASSESSMENTS	0	0.00%	0	0
MEMBERS INSURANCE	250	0.02%	500	2,000
SUPERVISION & EXAM FEES	6,000	0.46%	12,000	48,000
CASH OVER & SHORT	(1,077)	(0.08%)	(122)	281
ANNUAL MEETING	250	0.02%	500	2,000
OTHER OPERATING EXPENSES	717	0.05%	1,271	5,021
TOTAL EXPENSE	955,024	72.93%	1,917,092	7,564,655
NET BEFORE DIVIDENDS	354,398	27.07%	706,367	2,557,973
<u>DIVIDENDS</u>				
DIVIDENDS - REGULAR SHARES	31,500	2.41%	63,000	227,876
DIVIDENDS - SHARE DRAFTS	6,577	0.50%	13,126	49,939
DIVIDENDS - MONEY MARKET SHARES	43,125	3.29%	86,195	354,502
DIVIDENDS - CERTIFICATES	64,403	4.92%	130,331	532,116
DIVIDENDS - IRA SHARES	11,402	0.87%	22,873	95,694
DIVIDENDS - CLUB SHARES	70	0.01%	135	381
TOTAL DIVIDENDS	157,077	12.00%	315,660	1,260,508
NET AFTER DIVIDENDS	197,322	15.07%	390,707	1,297,466
TOTAL NON-OP INC/EXP	0	0.00%	0	0
NET INCOME	197,322	15.07%	390,707	1,297,466

Certified Correct By:

David M. Green, President/CEO

Paul Christensen, Senior Vice President/CFO

## 1st NORTHERN CALIFORNIA CREDIT UNION

Statement of Condition

NCUSIF DEPOSIT   5,846,221   0.83%   5,846,221     PREPAID EXPENSES   537,859   0.08%   547,683     LAND   341,195   0.05%   341,195     BUILDING (net)   960,346   0.14%   965,134     FURNITURE & EQUIPMENT (net)   415,207   0.06%   428,374     LEASEHOLD IMPROVEMENTS (net)   21,075   0.00%   22,613     FIXED ASSETS   1,737,823   0.25%   1,757,315     ACCRUED INCOME   2,192,646   0.31%   2,108,991     MISCELLANEOUS ASSETS   6,585   0.00%   6,882     OTHER ASSETS   2,199,231   0.31%   2,115,873     TOTAL ASSETS   703,878,596   100.00%   703,545,236   100     LIABILITIES		08/31/2017	% Assets 08/31/2017	07/31/2017	% Assets 07/31/2017
LOANS TO MEMBERS   218,020,592   30.97%   216,195,771	ASSETS				
DIRECT DEPOSIT RECEIVABLE   13,828,664   1.96%   1.2,170,889   OTHER RECEIVABLES   1.025,601   0.15%   1.026,815   OTHER RECEIVABLES   1.025,601   0.15%   1.026,815   OTHER RECEIVABLES   1.4854,265   2.11%   13,197,704   CASH IN BANK   224,320   0.03%   12,352   CASH IN BANK   1.694,230   0.24%   1.321,538   CASH ON HAND & IN BANK   1.282,550   0.27%   1.333,890   US GOVT OBLIGATIONS   33,358,725   4.74%   227,692,396   FEDERAL AGENCY SECURITIES   276,616,532   39,30%   275,158,359   CORPORATE CREDIT UNION   2.252,998   0.32%   10,790,907   CERTIFICATES OF DEPOSIT   147,751,495   20.99%   150,139,161   INVESTMENTS   459,797,511   65,35%   463,780,823   NCUSIF DEPOSIT   5,846,221   0.83%   5,846,221   PREPAID EXPENSES   537,859   0.08%   547,683   LAND   341,195   0.05%   34	·	218,020,592	30.97%	216,195,771	30.73%
OTHER RECEIVABLES         1,025,601         0.15%         1,026,815           OTHER RECEIVABLES         14,854,265         2.11%         13,197,704           CASH IN BANK         234,320         0.03%         12,352           CHANGE FUND         1,694,230         0.24%         1,321,538           CASH ON HAND & IN BANK         1,928,550         0.27%         1,333,890           US GOVT OBLIGATIONS         33,358,725         4.74%         27,692,396           FEDERAL AGENCY SECURITIES         276,616,532         39,30%         275,158,359           CORPORATE CREDIT UNION         2,252,998         0.32%         10,790,907           CERTIFICATES OF DEPOSIT         147,751,495         20,99%         150,139,161           INVESTMENTS         459,979,751         65.35%         463,780,823           NCUSIF DEPOSIT         5,846,221         0.83%         5,846,221           PREPAID EXPENSES         537,859         0.08%         547,683           LAND         341,195         0.08%         547,683           LAND         341,195         0.06%         428,374           LEASEHOLD IMPROVEMENTS (net)         415,207         0.06%         428,374           LEASHOLD IMPROVEMENTS (net)         21,075	ALLOWANCE FOR LOAN LOSSES	(1,225,696)	(0.17%)	(1,230,044)	(0.17%)
OTHER RECEIVABLES         1,025,601         0.15%         1,026,815           OTHER RECEIVABLES         14,854,265         2.11%         13,197,704           CASH IN BANK         234,320         0.03%         12,352           CHANGE FUND         1,694,230         0.24%         1,321,538           CASH ON HAND & IN BANK         1,928,550         0.27%         1,333,890           US GOVT OBLIGATIONS         33,358,725         4.74%         27,692,396           FEDERAL AGENCY SECURITIES         276,616,532         39,30%         275,158,359           CORPORATE CREDIT UNION         2,252,998         0.32%         10,790,907           CERTIFICATES OF DEPOSIT         147,751,495         20,99%         150,139,161           INVESTMENTS         459,979,751         65.35%         463,780,823           NCUSIF DEPOSIT         5,846,221         0.83%         5,846,221           PREPAID EXPENSES         537,859         0.08%         547,683           LAND         341,195         0.08%         547,683           LAND         341,195         0.06%         428,374           LEASEHOLD IMPROVEMENTS (net)         415,207         0.06%         428,374           LEASHOLD IMPROVEMENTS (net)         21,075	DIRECT DEPOSIT RECEIVABLE	13 828 664	1 96%	12 170 889	1.73%
OTHER RECEIVABLES         14,854,265         2.11%         13,197,704           CASH IN BANK         234,320         0.03%         12,352           CHANGE FUND         1,694,230         0.24%         1,321,538           CASH ON HAND & IN BANK         1928,550         0.27%         1,333,890           US GOVT OBLIGATIONS         33,358,725         4.74%         27,692,396           FEDERAL AGENCY SECURITIES         276,616,532         39.30%         275,158,359           CORPORATE CREDIT UNION         2,252,998         0.32%         10,790,907           CERTIFICATES OF DEPOSIT         147,751,495         20.99%         150,139,161           INVESTMENTS         459,797,51         65,35%         463,780,823           NCUSIF DEPOSIT         5,846,221         0.83%         5,846,221           PREPAID EXPENSES         537,859         0.08%         546,281           LAND         341,195         0.05%         341,195           BUILDING (net)         960,346         0.14%         965,134           FURNITURE & EQUIPMENT (net)         415,207         0.06%         428,374           LEASEHOLD IMPROVEMENTS (net)         21,075         0.00%         22,613           FIXED ASSETS         1,377,233					0.15%
CHANGE FUND	OTHER RECEIVABLES				1.88%
CASH ON HAND & IN BANK         1,928,550         0.27%         1,333,890           UIS GOVT OBLIGATIONS         33,358,725         4,74%         27,692,396           FEDERAL AGENCY SECURITIES         276,616,532         39,30%         275,158,359           CORPORATE CREDIT UNION         2,252,988         0.32%         10,790,907           CERTIFICATES OF DEPOSIT         147,751,495         20,99%         150,139,161           INVESTMENTS         459,979,751         65,35%         463,780,823           NCUSIF DEPOSIT         5,846,221         0.83%         5,846,221           PREPAID EXPENSES         537,859         0.08%         547,683           LAND         341,195         0.05%         341,195           BUILDING (net)         960,346         0.14%         965,134           LEASEHOLD IMPROVEMENTS (net)         21,075         0.00%         22,613           FIXED ASSETS         1,737,823         0.25%         1,757,315           ACCRUED INCOME         2,192,646         0.31%         2,108,991           MISCELLANEOUS ASSETS         6,585         0.00%         6,882           OTHER ASSETS         703,878,596         100.00%         703,545,236         100           LIABILITIES         1,304 <td>CASH IN BANK</td> <td>234,320</td> <td>0.03%</td> <td>12,352</td> <td>0.00%</td>	CASH IN BANK	234,320	0.03%	12,352	0.00%
US GOVT OBLIGATIONS   33.358,725	CHANGE FUND	1,694,230	0.24%	1,321,538	0.19%
FEDERAL AGENCY SECURITIES   276,616,532   39,30%   275,158,359   CORPORATE CREDIT UNION   2,252,998   0.32%   10,790,907	CASH ON HAND & IN BANK	1,928,550	0.27%	1,333,890	0.19%
CORPORATE CREDIT UNION CERTIFICATES OF DEPOSIT INVESTMENTS 489,979,751 65.35% 463,780,823  NUSIF DEPOSIT 5,846,221 0,83% 5,846,221 PREPAID EXPENSES 537,859 0,08% 547,683 LAND 341,195 0,05% 6341,195 BUILDING (net) 960,346 0,14% 965,134 FURNITURE & EQUIPMENT (net) 415,207 0,06% 428,374 LEASEHOLD IMPROVEMENTS (net) 21,075 0,00% 22,613 FIXED ASSETS 1,737,823 0,25% 1,757,315 ACCRUED INCOME 2,192,646 0,31% 0,21% 0,31% 2,115,873  TOTAL ASSETS 703,878,596 100.00% 703,545,236 100  LIABILITIES ACCOUNTS PAYABLE 197,692 0,03% 155,302 1AXES PAYABLE 1,304 0,00% 4,269 ACCRUED LIABILITIES 1,461,018 0,21% 0,379,228  ACCOUNTS PAYABLE 3,122,909 0,44% 3,719,228  TOTAL LIABILITIES  TOTAL LIABILITIES 3,122,909 0,44% 3,719,228  TOTAL LIABILITIES  FIXED SHARES - REGULAR 226,387,976 32,16% 226,531,439 SHARES - REGULAR SHARES 30,784,371 1,437% 30,869,898 SHARES - REGULAR SHARES 30,784,371 1,437% 30,869,898 SHARES - LUB SHARES 30,784,371 1,437% 30,869,898 SHARES - LUB SHARES 562,386 0,08% 518,082  REGULAR RESERVE S 7,815,921 1,11% 7,815,921 RESERVE FOR CONTNIGENCY 6,007,6103 8,96% 63,076,103 UNDIVIDED BARNINGS 561,056 0,00% 359,007 0,06% 193,385	US GOVT OBLIGATIONS	33,358,725	4.74%	27,692,396	3.94%
CERTIFICATES OF DEPOSIT	FEDERAL AGENCY SECURITIES	276,616,532	39.30%	275,158,359	39.11%
INVESTMENTS	CORPORATE CREDIT UNION	2,252,998	0.32%	10,790,907	1.53%
NCUSIF DEPOSIT	CERTIFICATES OF DEPOSIT	147,751,495	20.99%	150,139,161	21.34%
PREPAID EXPENSES   537,859   0.08%   547,683     LAND   341,195   0.05%   341,195     BUILDING (net)   960,346   0.14%   965,134     FURNITURE & EQUIPMENT (net)   415,207   0.06%   428,374     LEASEHOLD IMPROVEMENTS (net)   21,075   0.00%   22,613     FIXED ASSETS   1,737,823   0.25%   1,757,315     ACCRUED INCOME   2,192,646   0.31%   2,108,991     MISCELLANEOUS ASSETS   6,585   0.00%   6,882     OTHER ASSETS   2,199,231   0.31%   2,115,873     TOTAL ASSETS   703,878,596   100.00%   703,545,236   100     LIABILITIES	INVESTMENTS	459,979,751	65.35%	463,780,823	65.92%
LAND   341,195   0.05%   341,195     BUILDING (net)   960,346   0.14%   965,134     FURNITURE & EQUIPMENT (net)   415,207   0.06%   428,374     LEASEHOLD IMPROVEMENTS (net)   21,075   0.00%   22,613     FIXED ASSETS   1,737,823   0.25%   1,757,315     ACCRUED INCOME   2,192,646   0.31%   2,108,991     MISCELLANEOUS ASSETS   6,585   0.00%   6,882     OTHER ASSETS   2,199,231   0.31%   2,115,873     TOTAL ASSETS   703,878,596   100.00%   703,545,236   100     LIABILITIES	NCUSIF DEPOSIT	5,846,221	0.83%	5,846,221	0.83%
BUILDING (net) 960,346 0.14% 965,134 FURNITURE & EQUIPMENT (net) 415,207 0.06% 428,374 LEASEHOLD IMPROVEMENTS (net) 21,075 0.00% 22,613 FIXED ASSETS 1,737,823 0.25% 1,757,315  ACCRUED INCOME 2,192,646 0.31% 2,108,991 MISCELLANEOUS ASSETS 6,585 0.00% 6,882 OTHER ASSETS 2,199,231 0.31% 2,115,873  TOTAL ASSETS 703,878,596 100.00% 703,545,236 100  LIABILITIES  ACCOUNTS PAYABLE 197,692 0.03% 155,302 TAXES PAYABLE 1,304 0.00% 4,269 ACCRUED LIABILITIES 1,461,018 0.21% 1,367,928 SUSPENSE 638,296 0.09% 1,005,136 ACCOUNTS PAYABLE 3,122,909 0.44% 3,719,228  TOTAL LIABILITIES 3,122,909 0.44% 3,719,228  COUNTY SHAPES - REGULAR 226,387,976 32,16% 226,531,439 SHARES - REGULAR 171,248,998 24,33% 171,079,196 SHARES - MONEY MARKET 171,248,998 24,33% 171,079,196 SHARES - MONEY MARKET 171,248,998 24,33% 171,079,196 SHARES - REGULAR 5,632,033 12,45% 86,522,089 SHARES - MONEY MARKET 171,248,998 24,33% 171,079,196 SHARES - REGULAR 5,632,033 12,45% 86,522,089 SHARES - MONEY MARKET 171,248,998 24,33% 171,079,196 SHARES - REGULAR 5,632,033 12,45% 86,522,089 SHARES - MONEY MARKET 171,248,998 24,33% 171,079,196 SHARES - REGULAR 5,632,033 12,45% 86,522,089 SHARES - RONEY MARKET 171,248,998 27,33% 171,079,196 SHARES - REGULAR 5,632,033 12,45% 86,522,089 SHARES - RONEY MARKET 171,248,998 27,33% 171,079,196 SHARES - REGULAR 5,632,033 12,45% 86,522,089 SHARES - RONEY MARKET 171,248,998 27,33% 171,079,196 SHARES - REGULAR 5,632,033 12,45% 86,522,089 SHARES - RONEY MARKET 171,248,998 27,33% 171,079,196 SHARES - REGULAR 5,632,033 12,45% 86,522,089 SHARES - RONEY MARKET 171,248,998 27,33% 171,079,196 SHARES - REGULAR 5,632,033 12,45% 86,522,089 SHARES - RONEY MARKET 171,248,998 27,33% 171,079,196 SHARES - REGULAR 6,632,033 12,45% 86,522,089 SHARES - RONEY MARKET 171,248,998 24,33% 171,079,196 SHARES - REGULAR 6,632,033 12,45% 86,522,089 SHARES - REGULAR 8,632,033 12,45%	PREPAID EXPENSES	537,859	0.08%	547,683	0.08%
FURNITURE & EQUIPMENT (net)	LAND	341,195	0.05%	341,195	0.05%
Carrier   Carr	BUILDING (net)	960,346	0.14%	965,134	0.14%
FIXED ASSETS         1,737,823         0.25%         1,757,315           ACCRUED INCOME         2,192,646         0.31%         2,108,991           MISCELLANEOUS ASSETS         6,585         0.00%         6,882           OTHER ASSETS         2,199,231         0.31%         2,115,873           TOTAL ASSETS         703,878,596         100.00%         703,545,236         100           LIABILITIES           ACCOUNTS PAYABLE         824,600         0.12%         1,186,593           DIVIDENDS PAYABLE         197,692         0.03%         155,302           TAXES PAYABLE         1,304         0.00%         4,269           ACCRUED LIABILITIES         1,461,018         0.21%         1,005,136           ACCOUNTS PAYABLE         3,122,909         0.44%         3,719,228           TOTAL LIABILITIES         3,122,909         0.44%         3,719,228           TOTAL LIABILITIES         3,122,909         0.44%         3,719,228         0           EQUITY           SHARES - REGULAR         226,387,976         32.16%         226,531,439           SHARES - MONEY MARKET         171,248,998         24,33%         171,079,196           SHARES - MONEY MARKET	* * *	415,207	0.06%	428,374	0.06%
ACCRUED INCOME  MISCELLANEOUS ASSETS 6,585 0,00% 6,882  OTHER ASSETS 2,199,231 0,31% 2,115,873   TOTAL ASSETS 703,878,596 100.00% 703,545,236 100  LIABILITIES ACCOUNTS PAYABLE 197,692 1,304 0,00% 1,186,593 DIVIDENDS PAYABLE 197,692 0,03% 155,302 17AXES PAYABLE 1,304 0,00% 4,269 ACCRUED LIABILITIES 1,461,018 0,21% 1,367,928 SUSPENSE 638,296 0,09% 1,005,136 ACCOUNTS PAYABLE 3,122,909 0,44% 3,719,228  TOTAL LIABILITIES 3,122,909 0,44% 3,719,228  TOTAL LIABILITIES 3,122,909 0,44% 1,005,136 ACCOUNTS PAYABLE 1,304 0,00% 4,269 0,00% 1,005,136 0,00	` '				0.00%
MISCELLANEOUS ASSETS         6,585         0.00%         6,882           OTHER ASSETS         2,199,231         0.31%         2,115,873           TOTAL ASSETS         703,878,596         100.00%         703,545,236         100           LIABILITIES         ACCOUNTS PAYABLE         824,600         0.12%         1,186,593         100           DIVIDENDS PAYABLE         197,692         0.03%         155,302	FIXED ASSETS	1,737,823	0.25%	1,757,315	0.25%
OTHER ASSETS         2,199,231         0.31%         2,115,873           TOTAL ASSETS         703,878,596         100.00%         703,545,236         100           LIABILITIES         ACCOUNTS PAYABLE         824,600         0.12%         1,186,593         100           DIVIDENDS PAYABLE         197,692         0.03%         155,302         165,302         165,302         165,302         165,302         165,302         165,302         165,302         165,302         175,322         165,302         175,322         165,302         175,322         175,322         175,322         175,322         175,322         175,322         175,322         175,322         175,322         175,322         175,322         175,322         175,322<		2,192,646		2,108,991	0.30%
TOTAL ASSETS         703,878,596         100.00%         703,545,236         100           LIABILITIES         ACCOUNTS PAYABLE         824,600         0.12%         1,186,593         155,302           DIVIDENDS PAYABLE         197,692         0.03%         155,302         155,302         155,302         155,302         155,302         155,302         146,018         0.21%         1,367,928         1,367,928         1,367,928         1,367,928         1,005,136         1,0					0.00%
LIABILITIES	OTHER ASSETS	2,199,231	0.31%	2,115,873	0.30%
ACCOUNTS PAYABLE  ACCOUNTS PAYABLE  DIVIDENDS PAYABLE  197,692  0.03%  155,302  TAXES PAYABLE  1,304  0.00%  4,269  ACCRUED LIABILITIES  1,461,018  0.21%  1,367,928  SUSPENSE  638,296  0.09%  1,005,136  ACCOUNTS PAYABLE  3,122,909  0.44%  3,719,228  TOTAL LIABILITIES  3,122,909  0.44%  3,719,228  TOTAL LIABILITIES  3,122,909  0.44%  3,719,228  TOTAL LIABILITIES  3,122,909  0.44%  3,719,228  COUITY  SHARES - REGULAR  226,387,976  32.16%  226,531,439  SHARE DRAFTS  87,632,033  12.45%  86,522,089  SHARES - MONEY MARKET  171,248,998  24.33%  171,079,196  SHARES-CERTIFICATES  111,941,711  15.90%  112,304,413  SHARES - IRA SHARES  30,784,371  4.37%  30,869,898  SHARES - CLUB SHARES  562,386  0.08%  518,082  MEMBER SHARES  628,557,475  89.30%  627,825,118  REGULAR RESERVES  7,815,921  RESERVE FOR CONTNGENCY  63,076,103  8.96%  63,076,103  UNDIVIDED EARNINGS  561,056  EQUITY ACQUIRED IN MERGER  354,424  NET INCOME(LOSS)  390,707  0.06%  193,385	TOTAL ASSETS	703,878,596	100.00%	703,545,236	100.00%
DIVIDENDS PAYABLE         197,692         0.03%         155,302           TAXES PAYABLE         1,304         0.00%         4,269           ACCRUED LIABILITIES         1,461,018         0.21%         1,367,928           SUSPENSE         638,296         0.09%         1,005,136           ACCOUNTS PAYABLE         3,122,909         0.44%         3,719,228           TOTAL LIABILITIES         3,122,909         0.44%         3,719,228           EQUITY           SHARES - REGULAR         226,387,976         32.16%         226,531,439           SHARE DRAFTS         87,632,033         12.45%         86,522,089           SHARES - MONEY MARKET         171,248,998         24.33%         171,079,196           SHARES-CERTIFICATES         111,941,711         15.90%         112,304,413           SHARES - IRA SHARES         30,784,371         4.37%         30,869,898           SHARES - CLUB SHARES         562,386         0.08%         518,082           MEMBER SHARES         628,557,475         89.30%         627,825,118           REGULAR RESERVES         7,815,921         1.11%         7,815,921           RESERVE FOR CONTNGENCY         63,076,103         8.96%         63,076,103	<u>LIABILITIES</u>				
TAXES PAYABLE         1,304         0.00%         4,269           ACCRUED LIABILITIES         1,461,018         0.21%         1,367,928           SUSPENSE         638,296         0.09%         1,005,136           ACCOUNTS PAYABLE         3,122,909         0.44%         3,719,228           TOTAL LIABILITIES         3,122,909         0.44%         3,719,228           EQUITY         SHARES - REGULAR         226,387,976         32.16%         226,531,439           SHARE DRAFTS         87,632,033         12.45%         86,522,089           SHARES - MONEY MARKET         171,248,998         24.33%         171,079,196           SHARES-CERTIFICATES         111,941,711         15.90%         112,304,413           SHARES - IRA SHARES         30,784,371         4.37%         30,869,898           SHARES - CLUB SHARES         562,386         0.08%         518,082           MEMBER SHARES         628,557,475         89.30%         627,825,118           REGULAR RESERVES         7,815,921         1.11%         7,815,921           RESERVE FOR CONTNGENCY         63,076,103         8.96%         63,076,103           UNDIVIDED EARNINGS         561,056         0.08%         561,056           EQUITY ACQUIRED IN	ACCOUNTS PAYABLE	824,600	0.12%	1,186,593	0.17%
ACCRUED LIABILITIES  SUSPENSE  638,296  0.09%  1,005,136  ACCOUNTS PAYABLE  3,122,909  0.44%  3,719,228   TOTAL LIABILITIES  3,122,909  0.44%  3,719,228   TOTAL LIABILITIES  3,122,909  0.44%  3,719,228   C   EQUITY  SHARES - REGULAR  226,387,976  32.16%  226,531,439  SHARE DRAFTS  87,632,033  12.45%  86,522,089  SHARES - MONEY MARKET  171,248,998  24.33%  171,079,196  SHARES-CERTIFICATES  111,941,711  15.90%  112,304,413  SHARES - IRA SHARES  30,784,371  4.37%  30,869,898  SHARES - CLUB SHARES  562,386  0.08%  518,082  MEMBER SHARES  628,557,475  89.30%  627,825,118  REGULAR RESERVES  7,815,921  RESERVE FOR CONTNGENCY  63,076,103  UNDIVIDED EARNINGS  561,056  EQUITY ACQUIRED IN MERGER  354,424  NET INCOME(LOSS)  390,707  0.06%  193,385	DIVIDENDS PAYABLE	197,692	0.03%	155,302	0.02%
SUSPENSE         638,296         0.09%         1,005,136           ACCOUNTS PAYABLE         3,122,909         0.44%         3,719,228           TOTAL LIABILITIES         3,122,909         0.44%         3,719,228           EQUITY         SHARES - REGULAR         226,387,976         32.16%         226,531,439           SHARE DRAFTS         87,632,033         12.45%         86,522,089           SHARES - MONEY MARKET         171,248,998         24.33%         171,079,196           SHARES-CERTIFICATES         111,941,711         15.90%         112,304,413           SHARES - IRA SHARES         30,784,371         4.37%         30,869,898           SHARES - CLUB SHARES         562,386         0.08%         518,082           MEMBER SHARES         628,557,475         89.30%         627,825,118           REGULAR RESERVES         7,815,921         1.11%         7,815,921           RESERVE FOR CONTNGENCY         63,076,103         8.96%         63,076,103           UNDIVIDED EARNINGS         561,056         0.08%         561,056           EQUITY ACQUIRED IN MERGER         354,424         0.05%         354,424           NET INCOME(LOSS)         390,707         0.06%         193,385	TAXES PAYABLE	1,304	0.00%	4,269	0.00%
ACCOUNTS PAYABLE  3,122,909  0.44%  3,719,228  TOTAL LIABILITIES  3,122,909  0.44%  3,719,228  C  EQUITY  SHARES - REGULAR  SHARE DRAFTS  87,632,033  12.45%  86,522,089  SHARES - MONEY MARKET  171,248,998  24.33%  171,079,196  SHARES-CERTIFICATES  111,941,711  15.90%  112,304,413  SHARES - IRA SHARES  30,784,371  4.37%  30,869,898  SHARES - CLUB SHARES  562,386  0.08%  518,082  MEMBER SHARES  628,557,475  89.30%  627,825,118  REGULAR RESERVES  7,815,921  RESERVE FOR CONTNGENCY  63,076,103  UNDIVIDED EARNINGS  561,056  EQUITY ACQUIRED IN MERGER  354,424  NET INCOME(LOSS)  390,707  0.06%  193,385	ACCRUED LIABILITIES	1,461,018	0.21%	1,367,928	0.19%
### TOTAL LIABILITIES  3,122,909  0.44%  3,719,228    Column					0.14%
EQUITY           SHARES - REGULAR         226,387,976         32.16%         226,531,439           SHARE DRAFTS         87,632,033         12.45%         86,522,089           SHARES - MONEY MARKET         171,248,998         24.33%         171,079,196           SHARES-CERTIFICATES         111,941,711         15.90%         112,304,413           SHARES - IRA SHARES         30,784,371         4.37%         30,869,898           SHARES - CLUB SHARES         562,386         0.08%         518,082           MEMBER SHARES         628,557,475         89.30%         627,825,118           REGULAR RESERVES         7,815,921         1.11%         7,815,921           RESERVE FOR CONTNGENCY         63,076,103         8.96%         63,076,103           UNDIVIDED EARNINGS         561,056         0.08%         561,056           EQUITY ACQUIRED IN MERGER         354,424         0.05%         354,424           NET INCOME(LOSS)         390,707         0.06%         193,385	ACCOUNTS PAYABLE	3,122,909	0.44%	3,719,228	0.53%
SHARES - REGULAR         226,387,976         32.16%         226,531,439           SHARE DRAFTS         87,632,033         12.45%         86,522,089           SHARES - MONEY MARKET         171,248,998         24.33%         171,079,196           SHARES - CERTIFICATES         111,941,711         15.90%         112,304,413           SHARES - IRA SHARES         30,784,371         4.37%         30,869,898           SHARES - CLUB SHARES         562,386         0.08%         518,082           MEMBER SHARES         628,557,475         89.30%         627,825,118           REGULAR RESERVES         7,815,921         1.11%         7,815,921           RESERVE FOR CONTNGENCY         63,076,103         8.96%         63,076,103           UNDIVIDED EARNINGS         561,056         0.08%         561,056           EQUITY ACQUIRED IN MERGER         354,424         0.05%         354,424           NET INCOME(LOSS)         390,707         0.06%         193,385	TOTAL LIABILITIES	3,122,909	0.44%	3,719,228	0.53%
SHARES - REGULAR         226,387,976         32.16%         226,531,439           SHARE DRAFTS         87,632,033         12.45%         86,522,089           SHARES - MONEY MARKET         171,248,998         24.33%         171,079,196           SHARES - CERTIFICATES         111,941,711         15.90%         112,304,413           SHARES - IRA SHARES         30,784,371         4.37%         30,869,898           SHARES - CLUB SHARES         562,386         0.08%         518,082           MEMBER SHARES         628,557,475         89.30%         627,825,118           REGULAR RESERVES         7,815,921         1.11%         7,815,921           RESERVE FOR CONTNGENCY         63,076,103         8.96%         63,076,103           UNDIVIDED EARNINGS         561,056         0.08%         561,056           EQUITY ACQUIRED IN MERGER         354,424         0.05%         354,424           NET INCOME(LOSS)         390,707         0.06%         193,385	FOUITY				
SHARE DRAFTS         87,632,033         12.45%         86,522,089           SHARES - MONEY MARKET         171,248,998         24.33%         171,079,196           SHARES-CERTIFICATES         111,941,711         15.90%         112,304,413           SHARES - IRA SHARES         30,784,371         4.37%         30,869,898           SHARES - CLUB SHARES         562,386         0.08%         518,082           MEMBER SHARES         628,557,475         89.30%         627,825,118           REGULAR RESERVES         7,815,921         1.11%         7,815,921           RESERVE FOR CONTNGENCY         63,076,103         8.96%         63,076,103           UNDIVIDED EARNINGS         561,056         0.08%         561,056           EQUITY ACQUIRED IN MERGER         354,424         0.05%         354,424           NET INCOME(LOSS)         390,707         0.06%         193,385	<del></del>	226 387 976	32 16%	226 531 439	32.20%
SHARES - MONEY MARKET         171,248,998         24.33%         171,079,196           SHARES-CERTIFICATES         111,941,711         15.90%         112,304,413           SHARES - IRA SHARES         30,784,371         4.37%         30,869,898           SHARES - CLUB SHARES         562,386         0.08%         518,082           MEMBER SHARES         628,557,475         89.30%         627,825,118           REGULAR RESERVES         7,815,921         1.11%         7,815,921           RESERVE FOR CONTNGENCY         63,076,103         8.96%         63,076,103           UNDIVIDED EARNINGS         561,056         0.08%         561,056           EQUITY ACQUIRED IN MERGER         354,424         0.05%         354,424           NET INCOME(LOSS)         390,707         0.06%         193,385					12.30%
SHARES-CERTIFICATES         111,941,711         15.90%         112,304,413           SHARES - IRA SHARES         30,784,371         4.37%         30,869,898           SHARES - CLUB SHARES         562,386         0.08%         518,082           MEMBER SHARES         628,557,475         89.30%         627,825,118           REGULAR RESERVES         7,815,921         1.11%         7,815,921           RESERVE FOR CONTNGENCY         63,076,103         8.96%         63,076,103           UNDIVIDED EARNINGS         561,056         0.08%         561,056           EQUITY ACQUIRED IN MERGER         354,424         0.05%         354,424           NET INCOME(LOSS)         390,707         0.06%         193,385	SHARES - MONEY MARKET				24.32%
SHARES - CLUB SHARES         562,386         0.08%         518,082           MEMBER SHARES         628,557,475         89.30%         627,825,118           REGULAR RESERVES         7,815,921         1.11%         7,815,921           RESERVE FOR CONTNGENCY         63,076,103         8.96%         63,076,103           UNDIVIDED EARNINGS         561,056         0.08%         561,056           EQUITY ACQUIRED IN MERGER         354,424         0.05%         354,424           NET INCOME(LOSS)         390,707         0.06%         193,385					15.96%
MEMBER SHARES         628,557,475         89.30%         627,825,118           REGULAR RESERVES         7,815,921         1.11%         7,815,921           RESERVE FOR CONTNGENCY         63,076,103         8.96%         63,076,103           UNDIVIDED EARNINGS         561,056         0.08%         561,056           EQUITY ACQUIRED IN MERGER         354,424         0.05%         354,424           NET INCOME(LOSS)         390,707         0.06%         193,385	SHARES - IRA SHARES	30,784,371	4.37%	30,869,898	4.39%
REGULAR RESERVES         7,815,921         1.11%         7,815,921           RESERVE FOR CONTNGENCY         63,076,103         8.96%         63,076,103           UNDIVIDED EARNINGS         561,056         0.08%         561,056           EQUITY ACQUIRED IN MERGER         354,424         0.05%         354,424           NET INCOME(LOSS)         390,707         0.06%         193,385	SHARES - CLUB SHARES	562,386	0.08%	518,082	0.07%
RESERVE FOR CONTNGENCY         63,076,103         8.96%         63,076,103           UNDIVIDED EARNINGS         561,056         0.08%         561,056           EQUITY ACQUIRED IN MERGER         354,424         0.05%         354,424           NET INCOME(LOSS)         390,707         0.06%         193,385	MEMBER SHARES	628,557,475	89.30%	627,825,118	89.24%
UNDIVIDED EARNINGS         561,056         0.08%         561,056           EQUITY ACQUIRED IN MERGER         354,424         0.05%         354,424           NET INCOME(LOSS)         390,707         0.06%         193,385	REGULAR RESERVES	7,815,921	1.11%	7,815,921	1.11%
EQUITY ACQUIRED IN MERGER         354,424         0.05%         354,424           NET INCOME(LOSS)         390,707         0.06%         193,385	RESERVE FOR CONTNGENCY	63,076,103	8.96%	63,076,103	8.97%
NET INCOME(LOSS) 390,707 0.06% 193,385					0.08%
					0.05%
					0.03%
					10.23%
<u> </u>	~			699,826,008	99.47%
LIABILITIES+EQUITY 703,878,596 100.00% 703,545,236 100	LIABILITIES+EQUITY	703,878,596	100.00%	703,545,236	100.00%

Certified Correct By:

David M. Green, President/CEO

Pall

Paul Christensen, Senior Vice President/CFO

