

Ref. *	Item	ASSETS		
		LOANS & CASH	\$ Amount	Acct. code
	1. a. Commercial and agricultural loans to members		4,185,796.99	
	b. Real estate loans to members (first lien), original maturity over 12 years			
	c. Loan balance fully secured by shares		765,433.29	
	d. All other loans to members (excluding a,b,c, above)		71,159,440.87	
	e. Total loans to members (includes Items a,b,c,and d)		76,110,671.15	
	f. All other loan accounts (excluding amts. in 1a, b, c,and d)		1,261,105.44	
	2. Total loans (Sum of 1e and f)		77,371,776.59	
	3. (Less) Allowance for loan losses		321,356.24	
	4. Net Loans Outstanding (Sum of 2 less 3)		77,050,420.35	
	5. Cash (cash on hand, petty cash, checking accts., etc.)		15,700,031.74	

	INVESTMENTS (A + B = C)	Remaining Maturities		C. Total	
		A. 1 Yr. or less	B. More than 1 Yr		
	6. U.S. Govt. Obligations			0.00	
	7. Federal Agency Securities		35,663,506.70	35,663,506.70	
	8. Shares, Deposits, & Certif. in Corp. Centrals		468,957.80	468,957.80	
	9. Shares, Deposits, & Certif. in other CUs, Banks, S&Ls, & MSBs	5,922,000.00	6,222,000.00	12,144,000.00	
	10. Other Investments		3,217,275.43	3,217,275.43	
	11. NCUSIF Capital Deposit		1,304,584.64	1,304,584.64	
	12. Shares in Central Liquidity Facility (Direct or Indirect)			0.00	
	13. (Less) Allowance for Investment Loss			0.00	
	14. Mutual funds, incl. common trust investments			0.00	
	15. (Less) Allow. For common trust & mutual fund invstmt. Losses			0.00	
	16. Trading securities (at market)			0.00	
	17. Net Investments (sum of 6-12, 14 and 16, less 13 and 15)	5,922,000.00	46,876,324.57	52,798,324.57	

	OTHER ASSETS		
	18. Land and Building (net of depreciation)	5,159,032.31	
	19. Other fixed assets (net of depreciation)	81,839.84	
	20. Monetary Control reserve deposits		
	21. All other assets	951,171.27	
	22. TOTAL ASSETS (Sum of 4, 5, 17 and 18-21)	151,740,820.08	

Ref. *	Item	LIABILITIES, SAVINGS, EQUITY			
		(A + B = C)	Remaining Maturities A. 1 Yr or less	B. More than 1	C. Total
	23. Notes Payable				0.00
	24. Rev. Repurchase Transac.				0.00
	25. Interest payable				
	26. Accounts payable				844,690.36
	27. Dividends/Interest on shares /deposits payable				78,199.28
	28. Unapplied data processing exceptions				
	29. All other liabilities				405,562.10
	30. TOTAL LIABILITIES (Sum of 23-29)				1,328,451.74

		Remaining Maturities		C. Total	
		A. 1 Yr. or less	B. More than 1 Yr.		
	31. a. Share certificates	14,462,740.00	5,499,797.66	19,962,537.66	
	b. Share draft accounts			28,453,572.92	
	c. Member Deposits (SCU's Only)				
	d. IRA/Keogh & retirement accounts			6,982,425.72	
	e. Other member savings			82,008,122.49	
	f. Non-member savings				
	g. Total savings/shares/deposits (Sum of 31a -31f)			137,406,658.79	

	32. Regular/statutory reserves	1,415,988.53	
	33. Investment valuation reserve (SCU's only)	(6,605,278.63)	
	34. Special Reserves		
	35. Other reserves		
	36. Undivided earnings	18,194,999.65	
	37. Net Income (Loss)		
	38. TOTAL LIABILITIES & EQUITY (Sum of 30, 31g, and 32-37)	151,740,820.08	

MARKET VALUES OF INVESTMENTS	Remaining Maturities		C. Total	
	A. 1 Yr. or less	B. More than 1 Yr.		
39. U.S. Government Obligations			0.00	
40. Federal Agency Securities		35,087,812.97	35,087,812.97	
41. All other Investments	5,922,000.00	11,212,817.87	17,134,817.87	

* Numbers in this column refer to notes in financial statements, letters refer to supplementary schedules which are attached.

Ref. *	Item	INTEREST INCOME	Month to date	Quarter to date	Year to Date	Acct. code
			\$ Amount	\$ Amount	\$ Amount	
	42.	Interest on Loans (Gross)	350,422.71	350,422.71	350,422.71	
	43.	(Less) Interest Refunded				
	44.	Income from Investments	153,813.01	153,813.01	153,813.01	
	45.	Total Interest Income (Sum of 42-44 less 43)	504,235.72	504,235.72	504,235.72	
INTEREST EXPENSE						
	46.	Dividends	104,075.06	104,075.06	104,075.06	
	47.	Interest on Borrowed Money				
	48.	Total Interest Expense	104,075.06	104,075.06	104,075.06	
	49.	Net Interest Income (Item 45 less 48)	400,160.66	400,160.66	400,160.66	
	50.	Provision for Loan Losses	5,332.50	5,332.50	5,332.50	
	51.	Provision for Unrealized Mututal Fund Losses				
	52.	Net Interest Income after Provisions for Losses (Item 49 less 50 and 51)	394,828.16	394,828.16	394,828.16	
OPERATING EXPENSES						
	53.	Employee Compensation	130,838.85	130,838.85	130,838.85	
	54.	Employee Benefits	33,245.37	33,245.37	33,245.37	
	55.	Travel & Conference	6,856.72	6,856.72	6,856.72	
	56.	Association Dues	3,652.92	3,652.92	3,652.92	
	57.	Office Occupancy Expense	34,879.44	34,879.44	34,879.44	
	58.	Office Operations Expense	61,161.31	61,161.31	61,161.31	
	59.	Loan Servicing Expense	3,374.73	3,374.73	3,374.73	
	60.	Professional & Outside Services	18,659.10	18,659.10	18,659.10	
	61.	Members Insurance	0.00	0.00	0.00	
	62.	Operating Fees (Exam)	2,360.00	2,360.00	2,360.00	
	63.	Misc. Operating Expenses	80,988.86	80,988.86	80,988.86	
	64.	Total Operating Expenses (Sum 53-63)	376,017.30	376,017.30	376,017.30	
OTHER OPERATING INCOME						
	65.	Operating Income	105,634.37	105,634.37	105,634.37	
	66.	Trading Profits and Losses				
	67.	Total Other Operating Income (Sum of 65-66)	105,634.37	105,634.37	105,634.37	
NON-OPERATING INCOME						
	68.	Gain (Loss) on Investments				
	69.	Gain (Loss) on Disposition of Assets				
	70.	Other Non-Operating Income (Expense)	0.00	0.00	0.00	
	71.	Total Non-Operating Gains and Losses	0.00	0.00	0.00	
	72.	NET INCOME (Sum of 52, 67, and 71 less 64)	124,445.23	124,445.23	124,445.23	

Ref. *	Item	CLASSIFICATION OF LOANS OUTSTANDING	Acct. .
	73.	Degree of Delinquency	
		A. Number	B. \$ Amount
	a.	Current and Less than 2 mo.	3,743 75,871,354.36
	b.	2 to less than 6 months	5 239,316.79
	c.	6 to less than 12 months	0 0.00
	d.	12 months and over	
	e.	Total loans (Sum of 73a thru 73d), (must equal 2)	3,748 76,110,671.15

MISCELLANEOUS INFORMATION			
74.	Number of Members at end of month	8,353	
75.	Number of Potential Members	85,000	

OTHER LOAN INFORMATION			
76.	Loans sold and being serviced by credit union		
77.	Real estate loans made during current year	6	627,500.00
78.	Total loans made during current year (including RE)	78	1,924,772.71
79.	Total loans made since organization	10,675	48,290,112,785.32
80.	Total loans charged off since organization		3,723,355.31
81.	Recovery of loans charged-off since organization		770,560.93
82.	Net Loans charged-off since organization		2,952,794.38

We certify, to the best of our knowledge and belief, this statement and the related statements are true and correct and present fairly the financial position and the results of operations for the periods covered.

Certified Correct by (Signature)

Telephone No.

Treasurer-Manager (Signature)

Date

President/Authorized Officer (Signature)

Date

* Numbers in this column refer to notes to financial statements; Letters refer to supplementary schedules which are attached.