

| Ref. * | Item  | ASSETS       |               |            |
|--------|---|--------------|---------------|------------|
|        |   | LOANS & CASH | \$ Amount     | Acct. code |
|        | 1. a. Commercial and agricultural loans to members                            |              | 4,161,128.94  |            |
|        | b. Real estate loans to members (first lien), original maturity over 12 years |              |               |            |
|        | c. Loan balance fully secured by shares                                       |              | 746,793.10    |            |
|        | d. All other loans to members (excluding a,b,c, above)                        |              | 73,353,128.23 |            |
|        | e. Total loans to members (includes Items a,b,c,and d)                        |              | 78,261,050.27 |            |
|        | f. All other loan accounts (excluding amts. in 1a, b, c,and d)                |              | 1,199,316.71  |            |
|        | 2. Total loans (Sum of 1e and f)  |              | 79,460,366.98 |            |
|        | 3. (Less) Allowance for loan losses   |              | 317,977.52    |            |
|        | 4. Net Loans Outstanding (Sum of 2 less 3)                                    |              | 79,142,389.46 |            |
|        | 5. Cash (cash on hand, petty cash, checking accts., etc.)                     |              | 16,740,114.41 |            |

|  | INVESTMENTS<br>(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                                     |                      | 35,711,543.68     | 35,711,543.68 |  |
|  | 8. Shares, Deposits, & Certif. in Corp. Centrals                 |                      | 468,957.80        | 468,957.80    |  |
|  | 9. Shares, Deposits, & Certif. in other CUs, Banks, S&Ls, & MSBs | 5,673,000.00         | 6,471,000.00      | 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)     | 5,673,000.00         | 47,173,361.55     | 52,846,361.55 |  |

|  | OTHER ASSETS                                 |                |  |
|--|--|----------------|--|
|  |  |                |  |
|  | 18. Land and Building (net of depreciation)  | 5,143,426.79   |  |
|  | 19. Other fixed assets (net of depreciation) | 76,218.36      |  |
|  | 20. Monetary Control reserve deposits        |                |  |
|  | 21. All other assets                         | 865,332.66     |  |
|  | 22. TOTAL ASSETS (Sum of 4, 5, 17 and 18-21) | 154,813,843.23 |  |

| Ref. * | Item   | LIABILITIES, SAVINGS, EQUITY |   |                |              |
|--------|--|------------------------------|---|----------------|--------------|
|        |  | (A + B = C)                  | Remaining Maturities<br>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                               |                              |   |                | 1,067,076.70 |
|        | 27. Dividends/Interest on shares /deposits payable |                              |   |                | 147,533.88   |
|        | 28. Unapplied data processing exceptions           |                              |   |                |              |
|        | 29. All other liabilities                          |                              |   |                | 424,244.85   |
|        | 30. TOTAL LIABILITIES (Sum of 23-29)               |                              |   |                | 1,638,855.43 |

|  |  | Remaining Maturities |                    | C. Total       |  |
|--|--|----------------------|--------------------|----------------|--|
|  |  | A. 1 Yr. or less     | B. More than 1 Yr. |                |  |
|  | 31. a. Share certificates                          | 14,727,091.16        | 5,562,465.69       | 20,289,556.85  |  |
|  | b. Share draft accounts                            |                      |                    | 29,999,365.32  |  |
|  | c. Member Deposits (SCU's Only)                    |                      |                    |                |  |
|  | d. IRA/Keogh & retirement accounts                 |                      |                    | 6,870,451.71   |  |
|  | e. Other member savings                            |                      |                    | 82,516,882.79  |  |
|  | f. Non-member savings                              |                      |                    |                |  |
|  | g. Total savings/shares/deposits (Sum of 31a -31f) |                      |                    | 139,676,256.67 |  |

|  |  |                |  |
|--|--|----------------|--|
|  | 32. Regular/statutory reserves                             | 1,415,988.53   |  |
|  | 33. Investment valuation reserve (SCU's only)              | (6,267,877.02) |  |
|  | 34. Special Reserves                                       |                |  |
|  | 35. Other reserves   |                |  |
|  | 36. Undivided earnings                                     | 18,350,619.62  |  |
|  | 37. Net Income (Loss)                                      |                |  |
|  | 38. TOTAL LIABILITIES & EQUITY (Sum of 30, 31g, and 32-37) | 154,813,843.23 |  |

| MARKET VALUES<br>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   |                      | 35,143,843.57      | 35,143,843.57 |  |
| 41. All other Investments       | 5,673,000.00         | 11,461,817.87      | 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)  |                 | 324,191.00    | 674,613.71      | 674,613.71   |            |
|                               | 43. (Less) Interest Refunded   |                 |               |                 |              |            |
|                               | 44. Income from Investments  |                 | 153,290.20    | 307,103.21      | 307,103.21   |            |
|                               | 45. Total Interest Income (Sum of 42-44 less 43)                             |                 | 477,481.20    | 981,716.92      | 981,716.92   |            |
| <b>INTEREST EXPENSE</b>       |  |                 |               |                 |              |            |
|                               | 46. Dividends  |                 | 94,198.71     | 198,273.77      | 198,273.77   |            |
|                               | 47. Interest on Borrowed Money   |                 |               |                 |              |            |
|                               | 48. Total Interest Expense   |                 | 94,198.71     | 198,273.77      | 198,273.77   |            |
|                               | 49. Net Interest Income (Item 45 less 48)                                    |                 | 383,282.49    | 783,443.15      | 783,443.15   |            |
|                               | 50. Provision for Loan Losses  |                 | 0.00          | 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) |                 | 383,282.49    | 778,110.65      | 778,110.65   |            |
| <b>OPERATING EXPENSES</b>     |  |                 |               |                 |              |            |
|                               | 53. Employee Compensation  |                 | 117,106.67    | 247,945.52      | 247,945.52   |            |
|                               | 54. Employee Benefits  |                 | 27,318.58     | 60,563.95       | 60,563.95    |            |
|                               | 55. Travel & Conference  |                 | 6,859.32      | 13,716.04       | 13,716.04    |            |
|                               | 56. Association Dues   |                 | 5,535.85      | 9,188.77        | 9,188.77     |            |
|                               | 57. Office Occupancy Expense   |                 | 42,195.08     | 77,074.52       | 77,074.52    |            |
|                               | 58. Office Operations Expense  |                 | 70,101.70     | 131,263.01      | 131,263.01   |            |
|                               | 59. Loan Servicing Expense   |                 | 5,236.54      | 8,611.27        | 8,611.27     |            |
|                               | 60. Professional & Outside Services  |                 | 16,544.09     | 35,203.19       | 35,203.19    |            |
|                               | 61. Members Insurance  |                 | 0.00          | 0.00            | 0.00         |            |
|                               | 62. Operating Fees (Exam)  |                 | 2,360.00      | 4,720.00        | 4,720.00     |            |
|                               | 63. Misc. Operating Expenses   |                 | 62,984.09     | 143,972.95      | 143,972.95   |            |
|                               | 64. Total Operating Expenses (Sum 53-63)                                     |                 | 356,241.92    | 732,259.22      | 732,259.22   |            |
| <b>OTHER OPERATING INCOME</b> |  |                 |               |                 |              |            |
|                               | 65. Operating Income   |                 | 128,579.40    | 234,213.77      | 234,213.77   |            |
|                               | 66. Trading Profits and Losses   |                 |               |                 |              |            |
|                               | 67. Total Other Operating Income (Sum of 65-66)                              |                 | 128,579.40    | 234,213.77      | 234,213.77   |            |
| <b>NON-OPERATING INCOME</b>   |  |                 |               |                 |              |            |
|                               | 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. <b>NET INCOME (Sum of 52, 67, and 71 less 64)</b>                        |                 | 155,619.97    | 280,065.20      | 280,065.20   |            |

| Ref. * | Item   | CLASSIFICATION OF LOANS OUTSTANDING | Acct. . |
|--------|--|-------------------------------------|---------|
|        | 73. Degree of Delinquency                            | A. Number B. \$ Amount              |         |
|        | a. Current and Less than 2 mo.                       | 3,758 78,064,140.43                 |         |
|        | b. 2 to less than 6 months                           | 4 196,909.84                        |         |
|        | 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) | 3,762 78,261,050.27                 |         |

| <b>MISCELLANEOUS INFORMATION</b>      |        |  |  |
|---------------------------------------|--------|--|--|
| 74. Number of Members at end of month |        |  |  |
| 75. Number of Potential Members       | 85,000 |  |  |

| <b>OTHER LOAN INFORMATION</b>                           |        |                   |  |
|---|--------|-------------------|--|
| 76. Loans sold and being serviced by credit union       |        |                   |  |
| 77. Real estate loans made during current year          | 17     | 2,575,639.00      |  |
| 78. Total loans made during current year (including RE) | 152    | 5,277,534.43      |  |
| 79. Total loans made since organization                 | 10,749 | 48,293,465,547.04 |  |
| 80. Total loans charged off since organization          |        | 3,727,045.16      |  |
| 81. Recovery of loans charged-off since organization    |        | 770,810.93        |  |
| 82. Net Loans charged-off since organization            |        | 2,956,234.23      |  |

**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.**

|   |                        |
|---|------------------------|
| _____<br>Certified Correct by (Signature)         | _____<br>Telephone No. |
| _____<br>Treasurer-Manager (Signature)            | _____<br>Date          |
| _____<br>President/Authorized Officer (Signature) | _____<br>Date          |

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