



Assets		Income	
Loans (Net)	\$ 175,379,696.42	Interest on Loans	\$ 8,100,956.03
Accounts Receivable	1,248,069.76	Interest Refund - Loans	\$ -
Cash on Hand and in Banks	28,070,064.75	Income from Investments	\$ 3,327,026.57
Investments	123,251,252.00	Fee Income	\$ 1,632,359.60
Prepaid and Deferred Expenses	510,150.78	Miscellaneous Operating Income	\$ 2,716,976.93
Land	3,598,964.65	Total Operating Income	\$ 15,777,319.13
Building (Net)	2,266,697.83		
Furniture and Fixtures (Net)	181,227.89		
Leasehold Improvement	2,571.77		
Other Assets	\$2,486,150.93		
		Expenses	
		Compensation	3,705,057.08
		Employee Benefits	1,073,829.43
		Travel and Conference	121,645.48
<i>Total Assets</i>	<i>\$ 336,994,846.78</i>	Association Dues	44,792.15
		Office Occupancy	628,382.97
		Office Operations	882,612.11
		Educational and Promotional	209,383.06
Liabilities and Equity		Loan Servicing Expenses	593,461.47
		Professional and Outside Service	2,726,083.53
		Provision for Loan Losses	1,030,359.00
NCUSIF Contingent Liability	49,269.33	Member Insurance	19,483.19
Other Liabilities	5,624,904.32	Federal Supervision and Exam	55,742.07
		Cash Over and Short	109.91
		Interest on Borrowed Money	0.14
Shares	121,151,714.05	Annual Meeting	33,600.00
Share Drafts	66,556,913.86	Misc. Operating Expenses	87,744.41
Christmas Club	31,004.81		
Term Share Certificates	42,448,244.36	Total Operating Expenses	\$ 11,212,286.00
Money Management	41,584,024.68		
Individual Retirement Accounts	11,385,976.73	Income from Operations	\$ 4,565,033.13
		Non-Operating (Gain)/Loss	0.00
Total Shares	\$ 283,157,878.49	NCUSIF Impairment	0.00
Regular Reserves	3,839,863.11	(Gain)/Loss on Disp of Assets	5.00
Undivided Earnings	44,322,931.53		
		Income Before Dividends	\$ 4,565,028.13
Total Equity	\$ 331,320,673.13		
		Dividend Expense	1,930,557.07
<i>Total Liabilities and Equity</i>	<i>\$ 336,994,846.78</i>	<i>Net Income (Loss)</i>	<i>\$ 2,634,471.06</i>