GenFed Financial Credit Union Statement of Income and Expense YTD vs. Budget

GFP&L-2016.04Y	ACTUAL <u>4/2016 YTD</u>	BUDGET <u>4/2016 YTD</u>	VARIANCE <u>OVER/(UNDER)</u>	_%
INCOME				
INTEREST ON LOANS	\$ 917,818.19	\$ 978,642.00	\$ (60,823.81)	-6.22%
INT ON LOANS-CREDIT	177,031.00	206,465.00	(29,434.00)	-14.26%
INT ON LOANS - R.E.	1,284,802.36	1,268,931.00	15,871.36	1.25%
INT ON LOANS-BUSINESS	11,453.54	14,636.00	(3,182.46)	-21.74%
TOTAL LOAN INTEREST	2,391,105.09	2,468,674.00	(77,568.91)	-3.14%
INVESTMENT INCOME	87,121.24	36,229.00	50,892.24	140.47%
FEES AND CHARGES	661,609.54	790,076.00	(128,466.46)	-16.26%
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MISC OPERATING INC.	80,700.23	65,644.00	15,056.23	22.94%
INTCHG INC CR/DEBIT CARDS	377,532.47	369,388.00	8,144.47	2.20%
TOTAL MISC INCOME	458,232.70	435,032.00	23,200.70	5.33%
TOTAL INCOME	3,598,068.57	3,730,011.00	(131,942.43)	-3.54%
EXPENSE		- , ,	(-) /	
COMPENSATION	1,033,201.63	1,099,246.00	(66,044.37)	-6.01%
EMPLOYEE BENEFITS	392,409.18	322,743.00	69,666.18	21.59%
TRAVEL & CONF. EXP.	21,990.40	27,598.00	(5,607.60)	-20.32%
ASSOCIATION DUES	12,422.60	12,316.00	106.60	0.87%
OFFICE OCCUPANCY EXP	225,392.74	216,548.00	8,844.74	4.08%
OFFICE OPERATING EXP	725,828.36	739,336.00	(13,507.64)	-1.83%
ED. & PROM. EXPENSE	76,017.18	106,627.00	(30,609.82)	-28.71%
LOAN SERVICING EXP.	172,618.58	221,723.00	(49,104.42)	-22.15%
PLASTIC FRAUD/DISPUTES	46,244.66	53,306.00	(7,061.34)	-13.25%
PROF & OUTSIDE SERV.	292,213.67	316,388.00	(24,174.33)	-7.64%
PROV. FOR LOAN LOSS	151,535.10	166,664.00	(15,128.90)	-9.08%
MEMBERS' INSURANCE	3,495.54	1,542.00	1,953.54	126.69%
OPERATIONAL FEES	14,722.68	13,700.00	1,022.68	7.46%
OVER/SHORT	1,312.20	-	1,312.20	N/A
INT ON BORROWED FUNDS	8,647.63	7,500.00	1,147.63	15.30%
TOTAL INTEREST	8,647.63	7,500.00	1,147.63	15.30%
MISCELLANEOUS EXP	7,824.62	7,132.00	692.62	9.71%
TOTAL EXPENSE	3,185,876.77	3,312,369.00	(126,492.23)	-3.82%
NET INCOME	412,191.80	417,642.00	(5,450.20)	-1.30%
DIVIDENDS				
REGULAR SHARES	20,574.82	21,756.00	(1,181.18)	-5.43%
SHARE DRAFTS	2,185.95	2,044.00	141.95	6.94%
HIGH-YIELD SHARE DRAFTS	149.95	90.00	59.95	66.61%
JUMBO MARKET ACCOUNT	13,798.48	15,504.00	(1,705.52)	-11.00%
MONEY MARKET ACCOUNT	574.49	580.00	(5.51)	-0.95%
SILVER MMA	17,489.88	18,918.00	(1,428.12)	-7.55%
IRA CERTIFICATES	54,839.20	52,149.00	2,690.20	5.16%
SHARE CERTIFICATES	125,240.09	103,084.00	22,156.09	21.49%
NON-MEMBER CERTIFICATES	11,993.65	11,700.00	293.65	2.51%
TOTAL DIVIDENDS	246,846.51	225,825.00	21,021.51	9.31%
(GAIN)/LOSS ON INVEST.	-	-	-	N/A
(GAIN)/LOSS-SALE OF ASSETS	1,898.41	-	1,898.41	N/A
OTHER NON-OPER EXP (INC)	(10,851.32)	(10,852.00)	0.68	-0.01%
NET INCOME BEFORE STAT RES.	174,298.20	202,669.00	(28,370.80)	-14.00%
STATUTORY RESERVE TRANSFER	-	-		N/A
NET INCOME AFTER STAT RES	\$ 174,298.20	\$ 202,669.00	\$ (28,370.80)	-14.00%
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GenFed Financial Credit Union Balance Sheet Current vs. 12/31/15

GFBAL-2016.04Y	ACTUAL	ACTUAL	DIFFEDENCE	F-6A
ASSETS:	04/30/16	12/31/15	DIFFERENCE	<u>%</u>
LOANS-REGULAR	\$ 66,960,666.88	\$ 70,821,248.64	\$ (3,860,581.76)	-5.45%
LOANS-REGULAR LOANS-CREDIT CARD	5,165,367.48	5,628,493.51	\$ (3,800,381.70) (463,126.03)	-3.43%
LOANS-CREDIT CARD LOANS-REAL ESTATE	93,209,535.36	94,022,557.02	(813,021.66)	-0.86%
LOANS-BUSINESS	759,406.55	708,716.48	50,690.07	7.15%
TOTAL LOANS	166,094,976.27	171,181,015.65	(5,086,039.38)	-2.97%
ALLOW. FOR LOAN LOSSES	(641,026.30)	(625,075.64)	(15,950.66)	2.55%
ACCOUNTS RECEIVABLE	115,703.93	97,227.37	18,476.56	19.00%
CASH IN BKS-NON INT.	-	-	-	N/A
CASH IN BKS INT.	1,778,924.52	1,539,591.36	239,333.16	15.55%
CASH ON HAND	1,926,678.94	2,503,334.00	(576,655.06)	-23.04%
TOTAL CASH	3,705,603.46	4,042,925.36	(337,321.90)	-8.34%
OTHER INVESTMENTS	3,544,442.99	3,514,523.52	29,919.47	0.85%
FED AGENCY SECURITY	5,544,442.99	5,514,525.52	29,919.47	0.05% N/A
PERMISSIBLE BENEFITS	5,506,990.06	5,460,141.85	46,848.21	0.86%
CORP ONE CREDIT UNION	1,068,024.86	1,144,533.98	(76,509.12)	-6.68%
CORP ONE CAPITALIZATION	916,397.58	916,397.58	(70,509.12)	0.00%
CORPORATE ONE - MMA	38,081,074.78	23,959,404.18	- 14,121,670.60	58.94%
CORPORATE FCU - CD'S	30,001,074.70	23,339,404.18	14,121,070.00	J8.94% N/A
CERTIFICATES-BANKS	- 6,968,000.00	- 8,456,000.00	(1,488,000.00)	-17.60%
DEPOSIT BANK - MMA	0,908,000.00	8,450,000.00	(1,488,000.00)	-17.00% N/A
TRUST FOR C.U MMP	187,356.09	186,944.22	411.87	0.22%
FED RESERVE SETTLEMENT	50,036.92	81,718.04	(31,681.12)	-38.77%
FED HOME LOAN BANK	395,900.00	395,900.00	(31,081.12)	-38.77%
TOTAL INVESTMENTS	56,718,223.28	44,115,563.37	12,602,659.91	28.57%
TOTAL INVESTMENTS	30,718,225.28	44,113,303.37	12,002,059.91	28.37%
PPD & DEFERRED EXP.	(14,784.86)	(30,777.24)	15,992.38	-51.96%
LAND	1,016,277.07	1,016,277.07	-	0.00%
BUILDING-NET	5,242,178.62	5,315,915.24	(73,736.62)	-1.39%
FURN. & EQUIP. NET	1,375,825.57	1,359,687.40	16,138.17	1.19%
TOTAL FIXED ASSETS	7,634,281.26	7,691,879.71	(57,598.45)	-0.75%
ACC'D INT. INC. LOANS	222,063.34	271,457.28	(49,393.94)	-18.20%
ACC'D INC. INVESTMENTS	10,735.52	11,261.62	(526.10)	-4.67%
TOTAL ACCR. INTEREST	232,798.86	282,718.90	(49,920.04)	-17.66%
RESERVES	2,442,621.81	2,382,465.81	60,156.00	2.52%
TOTAL ASSETS	\$ 236,288,397.71	\$ 229,137,943.29	\$ 7,150,454.42	3.12%
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GenFed Financial Credit Union Balance Sheet Current vs. 12/31/15

LIABILITIES:	GFBAL-2016.04Y	ACTUAL 4/30/2016	ACTUAL 12/31/2015	DIFFERENCE	F-6B %
NOTES PAYABLE 3,000,000.00 3,000,000.00 - 0.00% TAXES PAYABLE 3,523.98 602.70 2,921.28 484.70% DIVIDENDS PAYABLE 32,171.94 24,968.84 7,203.10 28.85% ACCRUED LIABILITIES 292,936.50 219,903.27 73,033.23 33.21% OTHER LIABILITIES 2,317,164.01 2,711,838.10 (394,674.09) -14.55% TOTAL LIABILITIES 5,788,834.99 6,242,568.30 (453,733.31) -7.27% SHARES 64,493,866.29 60,091,228.24 4,402,638.05 7.33% SHARES 64,493,866.29 60,091,228.24 4,402,638.05 7.33% SHARES 64,493,866.29 60,091,228.24 4,402,638.05 7.33% SHARES 15,208,266.55 15,397,898.46 (189,631.91) -1.23% MONEY MARKET 15,208,266.55 15,397,898.46 (189,631.91) -1.23% MONEY MARKET ACCOUNT 1,170,568.65 1,098,694.79 71,873.86 6.54% SILVER MMA ACCOUNT 30,675,916.16 30,742,632.50 <td< td=""><td>LIABILITIES:</td><td></td><td></td><td></td><td>—</td></td<>	LIABILITIES:				—
TAXES PAYABLE 3,523.98 602.70 2,921.28 484.70% DIVIDENDS PAYABLE 32,171.94 24,968.84 7,203.10 28.85% ACCRUED LIABILITIES 292,936.50 219,903.27 73,033.23 33.21% OTHER LIABILITIES 2,317,164.01 2,711,838.10 (394,674.09) -14.55% TOTAL LIABILITIES 5,788,834.99 6,242,568.30 (453,733.31) -7.27% SHARES 64,493,866.29 60,091,228.24 4,402,638.05 7.33% SHARES 64,493,866.29 60,091,228.24 4,402,638.05 7.33% SHARES 5,788,834.99 6,242,568.30 (453,733.31) -7.27% SHARES 54,493,866.29 60,091,228.24 4,402,638.05 7.33% SHARE DRAFTS 32,366,547.85 30,318,137.02 2,048,210.83 6.76% HIGH-YIELD SHARE DRAFTS 480,675.28 485,129.38 (4,454.10) -0.92% JUMBO MONEY MARKET 15,208,266.55 15,397,898.46 (189,631.91) -1.23% MONEY MARKET ACCOUNT 3,067,5916.16 30,742,632.	ACCOUNTS PAYABLE	143,038.56	285,255.39	\$ (142,216.83)	-49.86%
DIVIDENDS PAYABLE 32,171.94 24,968.84 7,203.10 28,85% ACCRUED LIABILITIES 292,936.50 219,903.27 73,033.23 33.21% OTHER LIABILITIES 2,317,164.01 2,711,838.10 (394,674.09) -14.55% TOTAL LIABILITIES 5,788,834.99 6,242,568.30 (453,733.31) -7.27% SHARES: 54,493,866.29 60,091,228.24 4,402,638.05 7.33% SHARES 64,493,866.29 60,091,228.24 4,402,638.05 7.33% SHARE DRAFTS 32,366,347.85 30,318,137.02 2,048,210.83 6.76% HIGH-YIELD SHARE DRAFTS 480,675.28 485,129.38 (4,454.10) -0.92% JUMBO MONEY MARKET 15,208,266.55 15,397,898.46 (189,631.91) -1.23% MONEY MARKET ACCOUNT 30,675,916.16 30,742,632.50 (66,716.34) -0.22% SHARE CERTIFICATES 19,36,000.00 3,674,000.00 (1,738,000.00) -47.31% NON-MEMBER CERTIFICATES 193,602.52 7,753,602.52 - 0.00% UNDIVIDED EARNINGS 27,03	NOTES PAYABLE	3,000,000.00	3,000,000.00	-	0.00%
ACCRUED LIABILITIES 292,936.50 219,903.27 73,033.23 33.21% OTHER LIABILITIES 2,317,164.01 2,711,838.10 (394,674.09) -14.55% TOTAL LIABILITIES 5,788,834.99 6,242,568.30 (453,733.31) -7.27% SHARES: SHARES 64,493,866.29 60,091,228.24 4,402,638.05 7.33% SHARE DRAFTS 32,366,347.85 30,318,137.02 2,048,210.83 6.76% HIGH-YIELD SHARE DRAFTS 480,675.28 485,129.38 (4,454.10) -0.92% JUMBO MONEY MARKET 15,208,266.55 15,397,898.46 (189,631.91) -1.23% MONEY MARKET ACCOUNT 1,170,568.65 1,098,694.79 71,873.86 6.54% SILVER MMA ACCOUNT 30,675,916.16 30,742,632.50 (66,716.34) -0.22% IRA CERTIFICATES 32,356,216.21 29,313,324.75 3,022,891.46 10.31% NON-MEMBER CERTIFICATES 1936,000.00 3,674,000.00 (1,738,000.00) -47.31% TOTAL SHARES 27,035,544.50 26,866,301.45 169,243.05 0.63%	TAXES PAYABLE	3,523.98	602.70	2,921.28	484.70%
ACCRUED LIABILITIES 292,936.50 219,903.27 73,033.23 33.21% OTHER LIABILITIES 2,317,164.01 2,711,838.10 (394,674.09) -14.55% TOTAL LIABILITIES 5,788,834.99 6,242,568.30 (453,733.31) -7.27% SHARES: SHARES 64,493,866.29 60,091,228.24 4,402,638.05 7.33% SHARE DRAFTS 32,366,347.85 30,318,137.02 2,048,210.83 6.76% HIGH-YIELD SHARE DRAFTS 480,675.28 485,129.38 (4,454.10) -0.92% JUMBO MONEY MARKET 15,208,266.55 15,397,898.46 (189,631.91) -1.23% MONEY MARKET ACCOUNT 1,170,568.65 1,098,694.79 71,873.86 6.54% SILVER MMA ACCOUNT 30,675,916.16 30,742,632.50 (66,716.34) -0.22% IRA CERTIFICATES 32,356,216.21 29,313,324.75 3,022,891.46 10.31% NON-MEMBER CERTIFICATES 1936,000.00 3,674,000.00 (1,738,000.00) -47.31% TOTAL SHARES 27,035,544.50 26,866,301.45 169,243.05 0.63%					
$\begin{tabular}{ c c c c c c c c c c c c c c c c c c c$	DIVIDENDS PAYABLE	32,171.94	24,968.84	7,203.10	28.85%
OTHER LIABILITIES 2,317,164.01 2,711,838.10 (394,674.09) -14.55% TOTAL LIABILITIES 5,788,834.99 6,242,568.30 (453,733.31) -7.27% SHARES: SHARES 64,493,866.29 60,091,228.24 4,402,638.05 7.33% SHARE DRAFTS 32,366,347.85 30,318,137.02 2,048,210.83 6.76% HIGH-YIELD SHARE DRAFTS 480,675.28 485,129.38 (4,454.10) -0.92% JUMBO MONEY MARKET 15,208,266.55 15,397,988.46 (189,631.91) -1.23% MONEY MARKET ACCOUNT 1,170,568.65 1,098,694.79 71,873.86 6.54% SILVER MMA ACCOUNT 30,675,916.16 30,742,632.50 (66,716.34) -0.22% IRA CERTIFICATES 17,037,503.56 17,154,425.88 (116,922.32) -0.68% SHARE CERTIFICATES 1.936,000.00 3,674,000.00 (1,738,000.00) -47.31% NON-MEMBER CERTIFICATES 1.936,000.00 3,674,000.00 (1,738,000.00) -47.31% UNDIVIDED EARNINGS 27,035,544.50 26,866,301.45 169,243.05 0.63% <td>ACCRUED LIABILITIES</td> <td>292,936.50</td> <td>219,903.27</td> <td>73,033.23</td> <td>33.21%</td>	ACCRUED LIABILITIES	292,936.50	219,903.27	73,033.23	33.21%
TOTAL LIABILITIES 5,788,834.99 6,242,568.30 (453,733.31) -7.27% SHARES: SHARES 64,493,866.29 60,091,228.24 4,402,638.05 7.33% SHARES 64,493,866.29 60,091,228.24 4,402,638.05 7.33% SHARE DRAFTS 32,366,347.85 30,318,137.02 2,048,210.83 6.76% HIGH-YIELD SHARE DRAFTS 480,675.28 485,129.38 (4,454.10) -0.92% JUMBO MONEY MARKET 15,208,266.55 15,397,898.46 (189,631.91) -1.23% MONEY MARKET ACCOUNT 1,170,568.65 1,098,694.79 71,873.86 6.54% SILVER MMA ACCOUNT 30,675,916.16 30,742,632.50 (66,716.34) -0.22% IRA CERTIFICATES 17,037,503.56 17,154,425.88 (116,922.32) -0.68% SHARE CERTIFICATES 1936,000.00 3,674,000.00 (1,738,000.00) -47.31% TOTAL SHARES 195,705,360.55 188,275,471.02 7,429,889.53 3.95% EQUITY: REGULAR RESERVE 7,753,602.52 - 0.00% UNDIVIDED EARNINGS<		325,108.44	244,872.11	80,236.33	32.77%
SHARES: SHARES 64,493,866.29 60,091,228.24 4,402,638.05 7.33% SHARE DRAFTS 32,366,347.85 30,318,137.02 2,048,210.83 6.76% HIGH-YIELD SHARE DRAFTS 480,675.28 485,129.38 (4,454.10) -0.92% JUMBO MONEY MARKET 15,208,266.55 15,397,898.46 (189,631.91) -1.23% MONEY MARKET ACCOUNT 1,170,568.65 1,098,694.79 71,873.86 6.54% SILVER MMA ACCOUNT 30,675,916.16 30,742,632.50 (66,716.34) -0.22% IRA CERTIFICATES 17,037,503.56 17,154,425.88 (116,922.32) -0.68% SHARE CERTIFICATES 1,936,000.00 3,674,000.00 (1,738,000.00) -47.31% NON-MEMBER CERTIFICATES 195,705,360.55 188,275,471.02 7,429,889.53 3.95% EQUITY: REGULAR RESERVE 7,753,602.52 - 0.00% 0.00% UNDIVIDED EARNINGS 27,035,544.50 26,866,301.45 169,243.05 0.63% U.E. ADJ - INVESTMENTS - - N/A GAIN/LOSS - QUARTER 5,055.15 - 5,055.15 N/A	OTHER LIABILITIES	2,317,164.01	2,711,838.10	(394,674.09)	-14.55%
SHARES 64,493,866.29 60,091,228.24 4,402,638.05 7.33% SHARE DRAFTS 32,366,347.85 30,318,137.02 2,048,210.83 6.76% HIGH-YIELD SHARE DRAFTS 480,675.28 485,129.38 (4,454.10) -0.92% JUMBO MONEY MARKET 15,208,266.55 15,397,898.46 (189,631.91) -1.23% MONEY MARKET ACCOUNT 1,170,568.65 1,098,694.79 71,873.86 6.54% SILVER MMA ACCOUNT 30,675,916.16 30,742,632.50 (66,716.34) -0.22% IRA CERTIFICATES 17,037,503.56 17,154,425.88 (116,922.32) -0.68% SHARE CERTIFICATES 32,336,216.21 29,313,324.75 3,022,891.46 10.31% NON-MEMBER CERTIFICATES 1,936,000.00 3,674,000.00 (1,738,000.00) -47.31% TOTAL SHARES 195,705,360.55 188,275,471.02 7,429,889.53 3.95% EQUITY: REGULAR RESERVE 7,753,602.52 - 0.00% UNDIVIDED EARNINGS 27,035,544.50 26,866,301.45 169,243.05 0.63% U.E. ADJ - INVESTMENTS <td>TOTAL LIABILITIES</td> <td>5,788,834.99</td> <td>6,242,568.30</td> <td>(453,733.31)</td> <td>-7.27%</td>	TOTAL LIABILITIES	5,788,834.99	6,242,568.30	(453,733.31)	-7.27%
SHARES 64,493,866.29 60,091,228.24 4,402,638.05 7.33% SHARE DRAFTS 32,366,347.85 30,318,137.02 2,048,210.83 6.76% HIGH-YIELD SHARE DRAFTS 480,675.28 485,129.38 (4,454.10) -0.92% JUMBO MONEY MARKET 15,208,266.55 15,397,898.46 (189,631.91) -1.23% MONEY MARKET ACCOUNT 1,170,568.65 1,098,694.79 71,873.86 6.54% SILVER MMA ACCOUNT 30,675,916.16 30,742,632.50 (66,716.34) -0.22% IRA CERTIFICATES 17,037,503.56 17,154,425.88 (116,922.32) -0.68% SHARE CERTIFICATES 32,336,216.21 29,313,324.75 3,022,891.46 10.31% NON-MEMBER CERTIFICATES 1,936,000.00 3,674,000.00 (1,738,000.00) -47.31% TOTAL SHARES 195,705,360.55 188,275,471.02 7,429,889.53 3.95% EQUITY: REGULAR RESERVE 7,753,602.52 - 0.00% UNDIVIDED EARNINGS 27,035,544.50 26,866,301.45 169,243.05 0.63% U.E. ADJ - INVESTMENTS <td>SHARES:</td> <td></td> <td></td> <td></td> <td></td>	SHARES:				
HIGH-YIELD SHARE DRAFTS 480,675.28 485,129.38 (4,454.10) -0.92% JUMBO MONEY MARKET 15,208,266.55 15,397,898.46 (189,631.91) -1.23% MONEY MARKET ACCOUNT 1,170,568.65 1,098,694.79 71,873.86 6.54% SILVER MMA ACCOUNT 30,675,916.16 30,742,632.50 (66,716.34) -0.22% IRA CERTIFICATES 17,037,503.56 17,154,425.88 (116,922.32) -0.68% SHARE CERTIFICATES 32,336,216.21 29,313,324.75 3,022,891.46 10.31% NON-MEMBER CERTIFICATES 1,936,000.00 3,674,000.00 (1,738,000.00) -47.31% TOTAL SHARES 195,705,360.55 188,275,471.02 7,429,889.53 3.95% EQUITY: REGULAR RESERVE 7,753,602.52 - 0.00% UNDIVIDED EARNINGS 27,035,544.50 26,866,301.45 169,243.05 0.63% U.E. ADJ - INVESTMENTS - - - N/A GAIN/LOSS - QUARTER 5,055.15 - 5,055.15 N/A TOTAL EQUITY 34,794,202.17 34,619,903.97 174,298.20 0.50%		64,493,866.29	60,091,228.24	4,402,638.05	7.33%
JUMBO MONEY MARKET 15,208,266.55 15,397,898.46 (189,631.91) -1.23% MONEY MARKET ACCOUNT 1,170,568.65 1,098,694.79 71,873.86 6.54% SILVER MMA ACCOUNT 30,675,916.16 30,742,632.50 (66,716.34) -0.22% IRA CERTIFICATES 17,037,503.56 17,154,425.88 (116,922.32) -0.68% SHARE CERTIFICATES 32,336,216.21 29,313,324.75 3,022,891.46 10.31% NON-MEMBER CERTIFICATES 1,936,000.00 3,674,000.00 (1,738,000.00) -47.31% TOTAL SHARES 195,705,360.55 188,275,471.02 7,429,889.53 3.95% EQUITY: REGULAR RESERVE 7,753,602.52 7,753,602.52 - 0.00% UNDIVIDED EARNINGS 27,035,544.50 26,866,301.45 169,243.05 0.63% U.E. ADJ - INVESTMENTS - - - N/A GAIN/LOSS - QUARTER 5,055.15 - 5,055.15 N/A TOTAL EQUITY 34,794,202.17 34,619,903.97 174,298.20 0.50%	SHARE DRAFTS	32,366,347.85	30,318,137.02	2,048,210.83	6.76%
MONEY MARKET ACCOUNT 1,170,568.65 1,098,694.79 71,873.86 6.54% SILVER MMA ACCOUNT 30,675,916.16 30,742,632.50 (66,716.34) -0.22% IRA CERTIFICATES 17,037,503.56 17,154,425.88 (116,922.32) -0.68% SHARE CERTIFICATES 32,336,216.21 29,313,324.75 3,022,891.46 10.31% NON-MEMBER CERTIFICATES 1,936,000.00 3,674,000.00 (1,738,000.00) -47.31% TOTAL SHARES 195,705,360.55 188,275,471.02 7,429,889.53 3.95% EQUITY: REGULAR RESERVE 7,753,602.52 - 0.00% UNDIVIDED EARNINGS 27,035,544.50 26,866,301.45 169,243.05 0.63% U.E. ADJ - INVESTMENTS - - N/A GAIN/LOSS - QUARTER 5,055.15 - 5,055.15 N/A TOTAL EQUITY 34,794,202.17 34,619,903.97 174,298.20 0.50%	HIGH-YIELD SHARE DRAFTS	480,675.28	485,129.38	(4,454.10)	-0.92%
SILVER MMA ACCOUNT 30,675,916.16 30,742,632.50 (66,716.34) -0.22% IRA CERTIFICATES 17,037,503.56 17,154,425.88 (116,922.32) -0.68% SHARE CERTIFICATES 32,336,216.21 29,313,324.75 3,022,891.46 10.31% NON-MEMBER CERTIFICATES 1,936,000.00 3,674,000.00 (1,738,000.00) -47.31% TOTAL SHARES 195,705,360.55 188,275,471.02 7,429,889.53 3.95% EQUITY: REGULAR RESERVE 7,753,602.52 7,753,602.52 - 0.00% UNDIVIDED EARNINGS 27,035,544.50 26,866,301.45 169,243.05 0.63% U.E. ADJ - INVESTMENTS - - N/A GAIN/LOSS - QUARTER 5,055.15 - 5,055.15 N/A TOTAL EQUITY 34,794,202.17 34,619,903.97 174,298.20 0.50% TOTAL SHARES & EQUITY 230,499,562.72 222,895,374.99 7,604,187.73 3.41%	JUMBO MONEY MARKET	15,208,266.55	15,397,898.46	(189,631.91)	-1.23%
IRA CERTIFICATES 17,037,503.56 17,154,425.88 (116,922.32) -0.68% SHARE CERTIFICATES 32,336,216.21 29,313,324.75 3,022,891.46 10.31% NON-MEMBER CERTIFICATES 1,936,000.00 3,674,000.00 (1,738,000.00) -47.31% TOTAL SHARES 195,705,360.55 188,275,471.02 7,429,889.53 3.95% EQUITY: REGULAR RESERVE 7,753,602.52 7,753,602.52 - 0.00% UNDIVIDED EARNINGS 27,035,544.50 26,866,301.45 169,243.05 0.63% U.E. ADJ - INVESTMENTS - - N/A GAIN/LOSS - QUARTER 5,055.15 - 5,055.15 N/A TOTAL EQUITY 34,794,202.17 34,619,903.97 174,298.20 0.50%	MONEY MARKET ACCOUNT	1,170,568.65	1,098,694.79	71,873.86	6.54%
SHARE CERTIFICATES 32,336,216.21 29,313,324.75 3,022,891.46 10.31% NON-MEMBER CERTIFICATES 1,936,000.00 3,674,000.00 (1,738,000.00) -47.31% TOTAL SHARES 195,705,360.55 188,275,471.02 7,429,889.53 3.95% EQUITY: REGULAR RESERVE 7,753,602.52 7,753,602.52 - 0.00% UNDIVIDED EARNINGS 27,035,544.50 26,866,301.45 169,243.05 0.63% U.E. ADJ - INVESTMENTS - - N/A GAIN/LOSS - QUARTER 5,055.15 - 5,055.15 N/A TOTAL SHARES & EQUITY 230,499,562.72 222,895,374.99 7,604,187.73 3.41%	SILVER MMA ACCOUNT	30,675,916.16	30,742,632.50	(66,716.34)	-0.22%
NON-MEMBER CERTIFICATES TOTAL SHARES 1,936,000.00 195,705,360.55 3,674,000.00 188,275,471.02 (1,738,000.00) 7,429,889.53 -47.31% 3.95% EQUITY: REGULAR RESERVE 7,753,602.52 7,753,602.52 - 0.00% UNDIVIDED EARNINGS 27,035,544.50 26,866,301.45 169,243.05 0.63% U.E. ADJ - INVESTMENTS - - N/A GAIN/LOSS - QUARTER 5,055.15 - 5,055.15 N/A TOTAL EQUITY 34,794,202.17 34,619,903.97 174,298.20 0.50% TOTAL SHARES & EQUITY 230,499,562.72 222,895,374.99 7,604,187.73 3.41%	IRA CERTIFICATES	17,037,503.56	17,154,425.88	(116,922.32)	-0.68%
TOTAL SHARES 195,705,360.55 188,275,471.02 7,429,889.53 3.95% EQUITY: REGULAR RESERVE 7,753,602.52 7,753,602.52 0.00% UNDIVIDED EARNINGS 27,035,544.50 26,866,301.45 169,243.05 0.63% U.E. ADJ - INVESTMENTS - - N/A GAIN/LOSS - QUARTER 5,055.15 - 5,055.15 N/A TOTAL EQUITY 34,794,202.17 34,619,903.97 174,298.20 0.50% TOTAL SHARES & EQUITY 230,499,562.72 222,895,374.99 7,604,187.73 3.41%	SHARE CERTIFICATES	32,336,216.21	29,313,324.75	3,022,891.46	10.31%
EQUITY: REGULAR RESERVE 7,753,602.52 7,753,602.52 - 0.00% UNDIVIDED EARNINGS 27,035,544.50 26,866,301.45 169,243.05 0.63% U.E. ADJ - INVESTMENTS - - N/A GAIN/LOSS - QUARTER 5,055.15 - 5,055.15 N/A TOTAL EQUITY 34,794,202.17 34,619,903.97 174,298.20 0.50%	NON-MEMBER CERTIFICATES	1,936,000.00	3,674,000.00	(1,738,000.00)	-47.31%
REGULAR RESERVE 7,753,602.52 7,753,602.52 - 0.00% UNDIVIDED EARNINGS 27,035,544.50 26,866,301.45 169,243.05 0.63% U.E. ADJ - INVESTMENTS - - - N/A GAIN/LOSS - QUARTER 5,055.15 - 5,055.15 N/A TOTAL EQUITY 34,794,202.17 34,619,903.97 174,298.20 0.50% TOTAL SHARES & EQUITY 230,499,562.72 222,895,374.99 7,604,187.73 3.41%	TOTAL SHARES	195,705,360.55	188,275,471.02	7,429,889.53	3.95%
REGULAR RESERVE 7,753,602.52 7,753,602.52 - 0.00% UNDIVIDED EARNINGS 27,035,544.50 26,866,301.45 169,243.05 0.63% U.E. ADJ - INVESTMENTS - - N/A GAIN/LOSS - QUARTER 5,055.15 - 5,055.15 N/A TOTAL EQUITY 34,794,202.17 34,619,903.97 174,298.20 0.50%	FOUTTY				
UNDIVIDED EARNINGS 27,035,544.50 26,866,301.45 169,243.05 0.63% U.E. ADJ - INVESTMENTS - - - N/A GAIN/LOSS - QUARTER 5,055.15 - 5,055.15 N/A TOTAL EQUITY 34,794,202.17 34,619,903.97 174,298.20 0.50% TOTAL SHARES & EQUITY 230,499,562.72 222,895,374.99 7,604,187.73 3.41%		7 753 602 52	7 753 602 52	-	0.00%
U.E. ADJ - INVESTMENTS - - N/A GAIN/LOSS - QUARTER 5,055.15 - 5,055.15 N/A TOTAL EQUITY 34,794,202.17 34,619,903.97 174,298.20 0.50% TOTAL SHARES & EQUITY 230,499,562.72 222,895,374.99 7,604,187.73 3.41%		, ,		169 243 05	
GAIN/LOSS - QUARTER 5,055.15 - 5,055.15 N/A TOTAL EQUITY 34,794,202.17 34,619,903.97 174,298.20 0.50% TOTAL SHARES & EQUITY 230,499,562.72 222,895,374.99 7,604,187.73 3.41%		-	-	-	
TOTAL EQUITY 34,794,202.17 34,619,903.97 174,298.20 0.50% TOTAL SHARES & EQUITY 230,499,562.72 222,895,374.99 7,604,187.73 3.41%		5.055.15	-	5.055.15	
			34,619,903.97		
	TOTAL SHARES & EQUITY	230.499.562.72	222,895,374,99	7.604.187.73	3.41%
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GenFed Financial Credit Union Statement of Income and Expense Current vs. Last Month

GFP&L-2016.04A	ACTUAL <u>APR.2016</u>	ACTUAL <u>MAR.2016</u>	VARIANCE <u>OVER/(UNDER)</u>	<u>_%</u>
INCOME				
INTEREST ON LOANS	\$ 220,404.71	\$ 233,439.03	\$ (13,034.32)	-5.58%
INT ON LOANS-CREDIT	45,052.50	40,682.55	4,369.95	10.74%
INT ON LOANS - R.E.	317,033.20	338,003.03	(20,969.83)	-6.20%
INT ON LOANS-BUSINESS	2,874.39	2,996.32	(121.93)	-4.07%
TOTAL LOAN INTEREST	585,364.80	615,120.93	(29,756.13)	-4.84%
INVESTMENT INCOME	22,474.03	27,032.75	(4,558.72)	-16.86%
FEES AND CHARGES	150,605.17	146,196.33	4,408.84	3.02%
MISC OPERATING INC.	16,062.81	44,925.48	(28,862.67)	-64.25%
INTCHG INC CR/DEBIT CARDS	95,824.19	101,978.17	(6,153.98)	-6.03%
TOTAL MISC INCOME	111,887.00	146,903.65	(35,016.65)	-23.84%
TOTAL INCOME	870,331.00	935,253.66	(64,922.66)	-6.94%
EXPENSE				
COMPENSATION	254,339.30	290,632.46	(36,293.16)	-12.49%
EMPLOYEE BENEFITS	113,269.44	74,482.01	38,787.43	52.08%
TRAVEL & CONF. EXP.	5,361.65	6,652.74	(1,291.09)	-19.41%
ASSOCIATION DUES	3,105.65	3,105.65	-	0.00%
OFFICE OCCUPANCY EXP	51,273.36	61,833.79	(10,560.43)	-17.08%
OFFICE OPERATING EXP	169,668.26	180,381.87	(10,713.61)	-5.94%
ED. & PROM. EXPENSE	21,799.54	17,020.12	4,779.42	28.08%
LOAN SERVICING EXP.	40,879.46	45,164.45	(4,284.99)	-9.49%
PLASTIC FRAUD/DISPUTES	13,662.50	10,105.87	3,556.63	35.19%
PROF & OUTSIDE SERV.	70,168.53	74,117.71	(3,949.18)	-5.33%
PROV. FOR LOAN LOSS	53,472.82	74,952.17	(21,479.35)	-28.66%
MEMBERS' INSURANCE	1,788.62	-	1,788.62	N/A
OPERATIONAL FEES	3,680.67	3,680.67	-	0.00%
OVER/SHORT	348.96	458.15	(109.19)	-23.83%
INT ON BORROWED FUNDS	2,165.75	2,026.03	139.72	6.90%
TOTAL INTEREST	2,165.75	2,026.03	139.72	6.90%
MISCELLANEOUS EXP	625.07	579.84	45.23	7.80%
TOTAL EXPENSE	805,609.58	845,193.53	(39,583.95)	-4.68%
NET INCOME DIVIDENDS	64,721.42	90,060.13	(25,338.71)	-28.14%
REGULAR SHARES	5,167.00	5,599.77	(432.77)	-7.73%
SHARE DRAFTS	552.40	555.92	(3.52)	-0.63%
HIGH-YIELD SHARE DRAFTS	37.01	40.97	(3.96)	-9.67%
JUMBO MONEY MARKET	2,961.82	3,677.26	(715.44)	-19.46%
MONEY MARKET ACCOUNT	146.98	150.42	(3.44)	-2.29%
SILVER MMA	4,346.37	4,450.26	(103.89)	-2.33%
IRA CERTIFICATES	13,935.88	13,609.86	326.02	2.40%
SHARE CERTIFICATES	32,667.68	32,949.76	(282.08)	-0.86%
NON-MEMBER CERTIFICATES	2,563.96	3,212.31	(648.35)	-20.18%
TOTAL DIVIDENDS	62,379.10	64,246.53	(1,867.43)	-2.91%
(GAIN)/LOSS ON INVEST.	-	-	-	N/A
(GAIN)/LOSS-SALE OF ASSETS	-	1,898.41	(1,898.41)	-100.00%
OTHER NON-OPER EXP (INC)	(2,712.83)	(2,712.83)	-	0.00%
NET INCOME BEFORE STAT RES.	5,055.15	26,628.02	(21,572.87)	-81.02%
STATUTORY RESERVE TRANSFER NET INCOME AFTER STAT RES	\$ 5,055.15	\$ 26,628.02	\$ (21,572.87)	-81.02%
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GenFed Financial Credit Union Balance Sheet Current vs. Last Month

04/30/16 03/31/16 DIFFERENCE % ASSETS: LOANS-REGULAR \$ 66,960,666.88 \$ 68,116,316.42 \$ (1,155,649.54) -1.70% LOANS-CREDIT CARD 5,163,367.48 \$.251,975.71 (866,008.23) -1.165% LOANS-RELESTATE 93,3209,535.36 93,312,554.89 (103,019.53) -0.11% LOANS-BUSINESS 759,406.55 765,384.30 (5.977,75) -0.78% TOTAL LOANS 166,094,976.27 167,446,231.32 (1.351,255.05) -0.81% ALLOW, FOR LOAN LOSSES (641,026.30) (655,574.10) 14,547.80 -2.22% ACCOUNTS RECEIVABLE 115,703.93 128,176.78 (12,472.85) -9.73% CASH IN BKS.NON INT. - - - N/A CASH ON HAND 1,926,678.94 2.494,873.77 (568,194.83) -22.77% TOTAL CASH 3,705,603.46 4,204,422.84 (498,829.38) -11.16% OTHER INVESTMENTS 3,544,422.99 3,536,933.25 7,509,74 0.21% CORP ONE CARDIT UNION 1,068,024.86 1,146,554.67<	GFBAL-2016.04A	ACTUAL	ACTUAL		F-2A
LOANS-REGULAR \$ 66,960,666.88 \$ 68,116,316.42 \$ (1,155,649,54) -1.70% LOANS-CREDIT CARD 5,165,367.48 5,251,975.71 (86,608,23) -1.65% LOANS-REAL ESTATE 9,3209,535.36 93,312,554.89 (103,019,53) -0.11% LOANS-BUSINESS 759,406,55 765,384.30 (5,977,75) -0.78% ALLOW. FOR LOAN LOSSES (641,026,30) (655,574.10) 14,547.80 -2.22% ACCOUNTS RECEIVABLE 115,703.93 128,176.78 (12,472.85) -9.73% CASH IN BKS INT. 1,778,924.52 1,709,559.07 69,365.45 4.06% CASH N BKS INT. 1,778,924.52 1,709,559.07 69,365.45 4.06% CASH N BKS INT. 1,729,697.44 2,494,873.77 (568,194.83) -2.27% TOTAL CASH 3,705,603.46 4,204,432.84 (498,829.38) -11.86% OTHER INVESTMENTS 3,544,442.99 3,536,933.25 7,509.74 0.21% CORP ONE CREDIT UNION 1,068,024.86 1,146,554.67 (78,529.81) -6.85%		04/30/16	03/31/16	DIFFERENCE	<u>%</u>
LOANS-CREDIT CARD 5,165,367.48 5,251,975.71 (86,608.23) -1.65% LOANS-REAL ESTATE 93,209,535.36 93,312,554.89 (103,019,53) -0.11% LOANS-REAL ESTATE 93,209,535.36 93,312,554.89 (103,019,53) -0.11% LOANS-REAL LOANS 166,094,976.27 167,446,231.32 (1,351,255.05) -0.81% ALLOW. FOR LOAN LOSSES (641,026.30) (655,574.10) 14,547.80 -2.22% ACCOUNTS RECEIVABLE 115,703.93 128,176.78 (12,472.85) -9.73% CASH IN BKS-NON INT. - - - N/A CASH IN BKS-NON INT. 1,778,924.52 1,709,559.07 69,365.45 4.06% CASH IN HAND 1,926,678.94 2,494,873.77 (568,194.83) -22.77% TOTAL CASH 3,705,603.46 4,204,432.84 (498,829.38) -11.86% OTHER INVESTMENTS 3,544,442.99 3,536,933.25 7,509,74 0.21% CORP ONE CREDIT UNION 1.068,024.86 1,146,554.67 (78,529.81) -6.85% CORP ONE CREDIT UNION 1.068,0		¢	¢ (0.11(.01(.40	ф (1.1 <i>55 с</i> 10.54)	1 500/
LOANS-REAL ESTATE IDANS-BUSINESS 93,209,535.36 759,406.55 166,094,976.27 93,312,554.89 765,384.30 (5,977.75) -0.11% -0.78% (1,351,255.05) ALLOW. FOR LOAN LOSSES (641,026.30) (655,574.10) 14,547.80 -2.22% ACCOUNTS RECEIVABLE 115,703.93 128,176.78 (12,472.85) -9.73% CASH IN BKS-NON INT. - - - N/A CASH N BKS INT. 1,778,924.52 1,709,559.07 69,365.45 4.06% CASH ON HAND 1,926,678.94 2,494,873.77 (568,194.83) -22.77% TOTAL CASH 3,705,603.46 4,204,432.84 (498,829.38) -11.86% OTHER INVESTMENTS 3,544,442.99 3,536,933.25 7,509,74 0.21% CORP ONE CREDIT UNION 1,068,024.86 1,146,554.67 (78,529.81) -6.85% CORP ONE CREDIT UNION 1,068,024.86 1,146,554.67 (78,529.81) -6.85% CORPORATE ONE - MMA 38,081,074.78 32,189,687.37 5,891,387.41 18.30% CORPORATE FCU - CD'S - - - N/A DEPOSIT BANK - MMA		, , ,			
LOANS-BUSINESS TOTAL LOANS 759,406.55 166,094,976.27 765,384.30 (1,351,255.05) (5,977.75) -0.81% ALLOW. FOR LOAN LOSSES (641,026.30) (655,574.10) 14,547.80 -2.22% ACCOUNTS RECEIVABLE 115,703.93 128,176.78 (12,472.85) -9.73% CASH IN BKS-NON INT. - - - N/A CASH IN BKS INT. 1,778,924.52 1,709,559.07 69,365.45 4.06% CASH ON HAND 1,926,678.94 2,494,873.77 (568,194.83) -22.77% TOTAL CASH 3,705,603.46 4,204,432.84 (498,829.38) -11.86% OTHER INVESTMENTS 3,544,442.99 3,536,933.25 7,509.74 0.21% FED AGENCY SECURITY - - - N/A ORPONE CREDIT UNION 1.068,024.86 1,146,554.67 (78,529.81) -6.85% CORP ONE CAPITALIZATION 916,397.58 - 0.00% - N/A CERTIFICATES-BANKS 6.968,00.00 7,712,000.00 (744,00.00) -9.65% DEPOSIT BANK - MMA - - - </td <td></td> <td>, ,</td> <td></td> <td></td> <td></td>		, ,			
TOTAL LOANS 166.094.976.27 167.446.231.32 (1,351,255.05) -0.81% ALLOW. FOR LOAN LOSSES (641,026.30) (655,574.10) 14,547.80 -2.22% ACCOUNTS RECEIVABLE 115,703.93 128,176.78 (12,472.85) -9.73% CASH IN BKS.NON INT. - - N/A CASH N BKS INT. 1.778,924.52 1.709,559.07 69,365.45 4.06% CASH ON HAND 1.926,678.94 2,494,873.77 (568,194.83) -22.77% TOTAL CASH 3.705,603.46 4,204,432.84 (498,829.38) -11.86% OTHER INVESTMENTS 3.544,442.99 3,536,933.25 7,509.74 0.21% CORP ONE CREDIT UNION 1.068,024.86 1,146,554.67 (78,529.81) -6.85% CORP ONE CAPITALIZATION 916,397.58 916,397.58 - 0.00% CORPORATE ENE - MMA 38,081,074.78 32,189,687.37 5,891,387.41 18.30% CORPORATE FICU - CD'S - - N/A N/A FED RESERVE SETTLEMENTS 50,036.92 58,995.97 (8,959.05)					
ALLOW. FOR LOAN LOSSES (641,026.30) (655,574.10) 14,547.80 -2.22% ACCOUNTS RECEIVABLE 115,703.93 128,176.78 (12,472.85) -9.73% CASH IN BKS-NON INT. . . . N/A CASH IN BKS INT. 1,778,924.52 1,709,559.07 69,365.45 4.06% CASH ON HAND 1.926,678.94 2,494,873.77 (568,194.83) -22.77% TOTAL CASH 3,705,603.46 4,204,432.84 (498,829.38) -11.86% OTHER INVESTMENTS 3,544,442.99 3,536,933.25 7,509.74 0.21% CORP ONE CREDIT UNION 1.068,024.86 1,146,554.67 (78,529.81) -8.85% CORP ONE CREDIT UNION 1.068,024.86 1,146,554.67 (78,529.81) -8.85% CORP ONE CAPITALIZATION 916.397.58 916.397.58 - 0.00% CORPORATE FCU - CD'S - - N/A CRETIFICATES-BANKS 6,968,000.00 7,712,000.00 (744,000.00) -9.65% DEPOSIT BANK - MMA - - - N/A					
ACCOUNTS RECEIVABLE 115,703.93 128,176.78 (12,472.85) -9.73% CASH IN BKS-NON INT. . . . N/A CASH IN BKS INT. 1,778,924.52 1,709,559.07 69,365.45 4,06% CASH ON HAND 1,926,678.94 2,494,873.77 (568,194.83) -22.77% TOTAL CASH 3,705,603.46 4,204,432.84 (498,829.38) -11.86% OTHER INVESTMENTS 3,544,442.99 3,536,933.25 7,509,74 0.21% CORP ONE CREDIT UNION 1,068,024.86 1,146,554.67 (78,529.81) -6.85% CORP ONE CREDIT UNION 1,068,024.86 1,146,554.67 (78,529.81) -6.85% CORPORATE ONE - MMA 38,081,074.78 32,189,687.37 5,891,387.41 18.30% CORPORATE ONE - MMA - - N/A - N/A CERTIFICATES-BANKS 6,968,000.00 7,712,000.00 (744,000.00) -9.65% DEPOSIT BANK - MMA - - N/A - N/A FED RESERVE SETTLEMENT 50,036.92 58,995.97 <td>TOTAL LOANS</td> <td>166,094,976.27</td> <td>167,446,231.32</td> <td>(1,351,255.05)</td> <td>-0.81%</td>	TOTAL LOANS	166,094,976.27	167,446,231.32	(1,351,255.05)	-0.81%
CASH IN BKS-NON INT. N/A CASH IN BKS INT. 1,778,924.52 1,709,559.07 69,365.45 4.06% CASH ON HAND 1,926,678.94 2,494,873.77 (568,194.83) -22.77% TOTAL CASH 3,705,603.46 4,204,432.84 (498,829.38) -11.86% OTHER INVESTMENTS 3,544,442.99 3,536,933.25 7,509.74 0.21% FED AGENCY SECURITY - - N/A PERMISSIBLE BENEFITS 5,506,990.06 5,495,260.87 11,729.19 0.21% CORP ONE CREDIT UNION 1,068,024.86 1,146,554.67 (78,529.81) -6.85% CORP ONE CAPITALIZATION 916,397.58 916,397.58 - 0.00% CORPORATE ONE - MMA 38,081,074.78 32,189,687.37 5,891,387.41 18.30% CORPORATE FCU - CD'S - - N/A CRETIFICATES-BANKS 6,968,000.00 7,712,000.00 (744,000.00) -9.65% DEPOSIT BANK - MMA - - N/A - N/A FED RESERVE SETTLEMENT 50,036.92 58,9	ALLOW. FOR LOAN LOSSES	(641,026.30)	(655,574.10)	14,547.80	-2.22%
$\begin{array}{c cccc} {\rm CASH IN BKS INT.} & 1,778,924.52 & 1,709,559.07 & 69,365.45 & 4.06\% \\ {\rm CASH ON HAND} & 1,926,678.94 & 2,494,873.77 & (568,194.83) & -22.77\% \\ {\rm TOTAL CASH} & 3,705,603.46 & 4,204,432.84 & (498,829.38) & -11.86\% \\ \\ \hline \\ {\rm OTHER INVESTMENTS} & 3,544,442.99 & 3,536,933.25 & 7,509.74 & 0.21\% \\ {\rm FED AGENCY SECURITY} & - & - & - & N/A \\ {\rm PERMISSIBLE BENEFITS} & 5,506,990.06 & 5,495,260.87 & 11,729.19 & 0.21\% \\ {\rm CORP ONE CREDIT UNION} & 1,068,024.86 & 1,146,554.67 & (78,529.81) & -6.85\% \\ {\rm CORP ONE CAPITALIZATION & 916,397.58 & - & 0.00\% \\ {\rm CORPORATE ONE - MMA & 38,081,074.78 & 32,189,687.37 & 5,891,387.41 & 18.30\% \\ {\rm CORPORATE FCU - CDS & - & - & N/A \\ {\rm CERTIFICATES-BANKS & 6,968,000.00 & 7,712,000.00 & (744,000.00) & -9.65\% \\ {\rm DEPOSIT BANK - MMA & - & - & N/A \\ {\rm TRUST FOR C.U & 187,356.09 & 187,279.12 & 76.97 & 0.04\% \\ {\rm FED RESERVE SETTLEMENT & 50,036.92 & 58,995.97 & (8,959.05) & -15.19\% \\ {\rm FED HOME LOAN BANK & 395,900.00 & 395,900.00 & - & & 0.00\% \\ {\rm TOTAL INVESTMENTS & 56,718,223.28 & 51,639,008.83 & 5,079,214.45 & 9.84\% \\ {\rm PPD \& DEFERRED EXP. & (14,784.86) & 22,280.09 & (37,064.95) & -166.36\% \\ {\rm LAND & 1,016,277.07 & 1,016,277.07 & - & 0.00\% \\ {\rm BUILDING-NET & 5,242,178.62 & 5,260,600.15 & (18,421.53) & -0.35\% \\ {\rm FURN, \& EQUIP. NET & 1,375,825.57 & 1,336,611.37 & 39,214.20 & 2.93\% \\ {\rm TOTAL FIXED ASSETS & 7,634,281.26 & 7,613,488.59 & 20,792.67 & 0.27\% \\ {\rm ACCT INT. INC. LOANS & 222,063.34 & 263,525.50 & (41,462.16) & -15.73\% \\ {\rm ACCT INT. INC. LOANS & 222,063.34 & 263,525.50 & (41,462.16) & -15.73\% \\ {\rm ACCT INT. INC. LOANS & 222,063.34 & 263,525.50 & (41,462.16) & -15.73\% \\ {\rm ACCT INT. INC. LOANS & 222,063.34 & 263,525.50 & (41,462.16) & -15.73\% \\ {\rm ACCT INT. INC. LOANS & 222,063.34 & 263,525.50 & (41,462.16) & -15.73\% \\ {\rm ACCT INT. INC. LOANS & 222,063.34 & 263,525.50 & (41,462.16) & -15.73\% \\ {\rm ACCT INT. INC. LOANS & 222,063.34 & 263,52$	ACCOUNTS RECEIVABLE	115,703.93	128,176.78	(12,472.85)	-9.73%
CASH ON HAND TOTAL CASH 1.926,678.94 3,705,603.46 2.494,873.77 4,204,432.84 (568,194.83) (498,829.38) -22.77% -11.86% OTHER INVESTMENTS 3,544,442.99 3,536,933.25 7,509.74 7,509.74 0.21% 0.21% FED AGENCY SECURITY - - N/A PERMISSIBLE BENEFITS 5,506,990.06 5,495,260.87 11,729.19 0.21% CORP ONE CAEDIT UNION 1,068,024.86 1,146,554.67 (78,529.81) -6.85% CORP ONE CAPITALIZATION 916,397.58 916,397.58 - 0.00% CORPORATE ONE - MMA 38,081,074.78 32,189,687.37 5,891,387.41 18.30% CORPORATE FCU - CD'S - - N/A CERTIFICATES-BANKS 6,968,000.00 7,712,000.00 (744,000.00) -9.65% DEPOSIT BANK - MMA - - - N/A RUST FOR C.U. 187,356.09 187,279,12 76.97 0.04% FED HOME LOAN BANK 395,900.00 395,900.00 - 0.00% TOTAL INVESTMENTS 56,718,223.28 51,639,008.83 5,079,214.45 9.84% </td <td>CASH IN BKS-NON INT.</td> <td>-</td> <td>-</td> <td>-</td> <td>N/A</td>	CASH IN BKS-NON INT.	-	-	-	N/A
TOTAL CASH 3,705,603.46 4,204,432.84 (498,829.38) -11.86% OTHER INVESTMENTS 3,544,442.99 3,536,933.25 7,509.74 0.21% FED AGENCY SECURITY - - N/A PERMISSIBLE BENEFITS 5,506,99.06 5,495,260.87 11,729.19 0.21% CORP ONE CREDIT UNION 1,068,024.86 1,146,554.67 (78,529.81) -6.85% CORPORATE ONE - MMA 38,081,074.78 32,189,687.37 5,891,387.41 18.30% CORPORATE FCU - CD'S - - N/A CERTIFICATES-BANKS 6,968,000.00 7,712,000.00 (744,000.00) -9.65% DEPOSIT BANK - MMA - - - N/A TRUST FOR C.U. 187,356.09 187,279.12 76.97 0.04% FED RESERVE SETTLEMENT 50,036.92 58,995.97 (8,959.05) -15.19% FED HOME LOAN BANK 395,900.00 - 0.00% - 0.00% TOTAL INVESTMENTS 56,718,223.28 51,639,008.83 5,079,214.45 9.84% P	CASH IN BKS INT.	1,778,924.52	1,709,559.07	69,365.45	4.06%
OTHER INVESTMENTS 3,544,442.99 3,536,933.25 7,509.74 0.21% FED AGENCY SECURITY - - - N/A PERMISSIBLE BENEFITS 5,506,990.06 5,495,260.87 11,729.19 0.21% CORP ONE CREDIT UNION 1,068,024.86 1,146,554.67 (78,529.81) -6.85% CORP ONE CAPITALIZATION 916,397.58 916,397.58 - 0.00% CORPORATE ONE - MMA 38,081,074.78 32,189,687.37 5,891,387.41 18.30% CORPORATE FCU - CD'S - - N/A - - N/A CERTIFICATES-BANKS 6,968,000.00 7,712,000.00 (744,000.00) -9.65% DEPOSIT BANK - MMA - - - N/A TRUST FOR C.U. 187,356.09 187,279.12 76.97 0.04% FED HOME LOAN BANK 395,900.00 395,900.00 - 0.00% TOTAL INVESTMENTS 56,718,223.28 51,639,008.83 5,079,214.45 9.84% PPD & DEFERRED EXP. (14,784.86) 22,280.09 (37,064.95) </td <td>CASH ON HAND</td> <td></td> <td>2,494,873.77</td> <td>(568,194.83)</td> <td>-22.77%</td>	CASH ON HAND		2,494,873.77	(568,194.83)	-22.77%
FED AGENCY SECURITY - - N/A PERMISSIBLE BENEFITS 5,506,990.06 5,495,260.87 11,729.19 0.21% CORP ONE CREDIT UNION 1,068,024.86 1,146,554.67 (78,529.81) -6.85% CORP ONE CAPITALIZATION 916,397.58 916,397.58 - 0.00% CORPORATE ONE - MMA 38,081,074.78 32,189,687.37 5,891,387.41 18.30% CORPORATE FCU - CD'S - - N/A CERTIFICATES-BANKS 6,968,000.00 7,712,000.00 (744,000.00) -9.65% DEPOSIT BANK - MMA - - - N/A TRUST FOR C.U. 187,356.09 187,279.12 76.97 0.04% FED HOME LOAN BANK 395,900.00 - 0.00% 0.00% TOTAL INVESTMENTS 56,718,223.28 51,639,008.83 5,079,214.45 9.84% PPD & DEFERRED EXP. (14,784.86) 22,280.09 (37,064.95) -166.36% LAND 1,016,277.07 1,016,277.07 - 0.00% BUILDING-NET 5,242,178.62	TOTAL CASH	3,705,603.46	4,204,432.84	(498,829.38)	-11.86%
FED AGENCY SECURITY - - N/A PERMISSIBLE BENEFITS 5,506,990.06 5,495,260.87 11,729.19 0.21% CORP ONE CREDIT UNION 1,068,024.86 1,146,554.67 (78,529.81) -6.85% CORP ONE CAPITALIZATION 916,397.58 916,397.58 - 0.00% CORPORATE ONE - MMA 38,081,074.78 32,189,687.37 5,891,387.41 18.30% CORPORATE FCU - CD'S - - - N/A CERTIFICATES-BANKS 6,968,000.00 7,712,000.00 (744,000.00) -9.65% DEPOSIT BANK - MMA - - - N/A TRUST FOR C.U. 187,356.09 187,279.12 76.97 0.04% FED RESERVE SETTLEMENT 50,036.92 58,995.97 (8,959.05) -15.19% FED HOME LOAN BANK 395,900.00 - 0.00% 0.00% TOTAL INVESTMENTS 56,718,223.28 51,639,008.83 5,079,214.45 9.84% PPD & DEFERRED EXP. (14,784.86) 22,280.09 (37,064.95) -166.36%	OTHER INVESTMENTS	3,544,442.99	3,536,933.25	7,509.74	0.21%
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	FED AGENCY SECURITY	-	-	, _	N/A
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$		5,506,990.06	5,495,260.87	11,729.19	
CORP ONE CAPITALIZATION 916,397.58 916,397.58 - 0.00% CORPORATE ONE - MMA 38,081,074.78 32,189,687.37 5,891,387.41 18.30% CORPORATE FCU - CD'S - - N/A CERTIFICATES-BANKS 6,968,000.00 7,712,000.00 (744,000.00) -9.65% DEPOSIT BANK - MMA - - N/A TRUST FOR C.U. 187,356.09 187,279.12 76.97 0.04% FED RESERVE SETTLEMENT 50,036.92 58,995.97 (8,959.05) -15.19% FED HOME LOAN BANK 395,900.00 395,900.00 - 0.00% TOTAL INVESTMENTS 56,718,223.28 51,639,008.83 5,079,214.45 9.84% PPD & DEFERRED EXP. (14,784.86) 22,280.09 (37,064.95) -166.36% LAND 1,016,277.07 1,016,277.07 - 0.00% FURN. & EQUIP. NET 1,375,825.57 1,336,611.37 39,214.20 2.93% TOTAL FIXED ASSETS 7,634,281.26 7,613,488.59 20,792.67 0.27% ACCD INT. INC					
CORPORATE ONE - MMA 38,081,074.78 32,189,687.37 5,891,387.41 18.30% CORPORATE FCU - CD'S - - N/A CERTIFICATES-BANKS 6,968,000.00 7,712,000.00 (744,000.00) -9.65% DEPOSIT BANK - MMA - - N/A TRUST FOR C.U. 187,356.09 187,279.12 76.97 0.04% FED RESERVE SETTLEMENT 50,036.92 58,995.97 (8,959.05) -15.19% FED HOME LOAN BANK 395,900.00 395,900.00 - 0.00% TOTAL INVESTMENTS 56,718,223.28 51,639,008.83 5,079,214.45 9.84% PPD & DEFERRED EXP. (14,784.86) 22,280.09 (37,064.95) -166.36% LAND 1,016,277.07 1,016,277.07 - 0.00% BUILDING-NET 5,242,178.62 5,260,600.15 (18,421.53) -0.35% FURN. & EQUIP. NET 1,375,825.57 1,336,611.37 39,214.20 2.93% TOTAL FIXED ASSETS 7,634,281.26 7,613,488.59 20,792.67 0.27% ACC'D INT				-	
CORPORATE FCU - CD'S - - N/A CERTIFICATES-BANKS 6,968,000.00 7,712,000.00 (744,000.00) -9.65% DEPOSIT BANK - MMA - - N/A TRUST FOR C.U. 187,356.09 187,279.12 76.97 0.04% FED RESERVE SETTLEMENT 50,036.92 58,995.97 (8,959.05) -15.19% FED HOME LOAN BANK 395,900.00 395,900.00 - 0.00% TOTAL INVESTMENTS 56,718,223.28 51,639,008.83 5,079,214.45 9.84% PPD & DEFERRED EXP. (14,784.86) 22,280.09 (37,064.95) -166.36% LAND 1,016,277.07 1,016,277.07 - 0.00% BUILDING-NET 5,242,178.62 5,260,600.15 (18,421.53) -0.35% FURN. & EQUIP. NET 1,375,825.57 1,336,611.37 39,214.20 2.93% TOTAL FIXED ASSETS 7,634,281.26 7,613,488.59 20,792.67 0.27% ACC'D INT. INC. LOANS 222,063.34 263,525.50 (41,462.16) -15.73% ACC'D INC. IN		,		5,891,387.41	
DEPOSIT BANK - MMA - - N/A TRUST FOR C.U. 187,356.09 187,279.12 76.97 0.04% FED RESERVE SETTLEMENT 50,036.92 58,995.97 (8,959.05) -15.19% FED HOME LOAN BANK 395,900.00 395,900.00 - 0.00% TOTAL INVESTMENTS 56,718,223.28 51,639,008.83 5,079,214.45 9.84% PPD & DEFERRED EXP. (14,784.86) 22,280.09 (37,064.95) -166.36% LAND 1,016,277.07 1,016,277.07 - 0.00% BUILDING-NET 5,242,178.62 5,260,600.15 (18,421.53) -0.35% FURN. & EQUIP. NET 1,375,825.57 1,336,611.37 39,214.20 2.93% TOTAL FIXED ASSETS 7,634,281.26 7,613,488.59 20,792.67 0.27% ACC'D INT. INC. LOANS 222,063.34 263,525.50 (41,462.16) -15.73% ACC'D INC. INVESTMENTS 10,735.52 9,989.30 746.22 7.47% TOTAL ACCR. INTEREST 232,798.86 273,514.80 (40,715.94) -14.89%	CORPORATE FCU - CD'S	-	-	-	N/A
DEPOSIT BANK - MMA - - N/A TRUST FOR C.U. 187,356.09 187,279.12 76.97 0.04% FED RESERVE SETTLEMENT 50,036.92 58,995.97 (8,959.05) -15.19% FED HOME LOAN BANK 395,900.00 395,900.00 - 0.00% TOTAL INVESTMENTS 56,718,223.28 51,639,008.83 5,079,214.45 9.84% PPD & DEFERRED EXP. (14,784.86) 22,280.09 (37,064.95) -166.36% LAND 1,016,277.07 1,016,277.07 - 0.00% BUILDING-NET 5,242,178.62 5,260,600.15 (18,421.53) -0.35% FURN. & EQUIP. NET 1,375,825.57 1,336,611.37 39,214.20 2.93% TOTAL FIXED ASSETS 7,634,281.26 7,613,488.59 20,792.67 0.27% ACC'D INT. INC. LOANS 222,063.34 263,525.50 (41,462.16) -15.73% ACC'D INC. INVESTMENTS 10,735.52 9,989.30 746.22 7.47% TOTAL ACCR. INTEREST 232,798.86 273,514.80 (40,715.94) -14.89%	CERTIFICATES-BANKS	6,968,000.00	7,712,000.00	(744,000.00)	-9.65%
TRUST FOR C.U. 187,356.09 187,279.12 76.97 0.04% FED RESERVE SETTLEMENT 50,036.92 58,995.97 (8,959.05) -15.19% FED HOME LOAN BANK 395,900.00 395,900.00 - 0.00% TOTAL INVESTMENTS 56,718,223.28 51,639,008.83 5,079,214.45 9.84% PPD & DEFERRED EXP. (14,784.86) 22,280.09 (37,064.95) -166.36% LAND 1,016,277.07 1,016,277.07 - 0.00% BUILDING-NET 5,242,178.62 5,260,600.15 (18,421.53) -0.35% FURN. & EQUIP. NET 1,375,825.57 1,336,611.37 39,214.20 2.93% TOTAL FIXED ASSETS 7,634,281.26 7,613,488.59 20,792.67 0.27% ACC'D INT. INC. LOANS 222,063.34 263,525.50 (41,462.16) -15.73% ACC'D INC. INVESTMENTS 10,735.52 9,989.30 746.22 7.47% TOTAL ACCR. INTEREST 232,798.86 273,514.80 (40,715.94) -14.89% RESERVES 2,442,621.81 2,370,965.81	DEPOSIT BANK - MMA	-	-	-	
FED RESERVE SETTLEMENT 50,036.92 58,995.97 (8,959.05) -15.19% FED HOME LOAN BANK 395,900.00 395,900.00 - 0.00% TOTAL INVESTMENTS 56,718,223.28 51,639,008.83 5,079,214.45 9.84% PPD & DEFERRED EXP. (14,784.86) 22,280.09 (37,064.95) -166.36% LAND 1,016,277.07 1,016,277.07 - 0.00% BUILDING-NET 5,242,178.62 5,260,600.15 (18,421.53) -0.35% FURN. & EQUIP. NET 1,375,825.57 1,336,611.37 39,214.20 2.93% TOTAL FIXED ASSETS 7,634,281.26 7,613,488.59 20,792.67 0.27% ACC'D INT. INC. LOANS 222,063.34 263,525.50 (41,462.16) -15.73% ACC'D INC. INVESTMENTS 10,735.52 9,989.30 746.22 7.47% TOTAL ACCR. INTEREST 232,798.86 273,514.80 (40,715.94) -14.89% RESERVES 2,442,621.81 2,370,965.81 71,656.00 3.02%	TRUST FOR C.U.	187,356.09	187,279.12	76.97	
FED HOME LOAN BANK TOTAL INVESTMENTS 395,900.00 56,718,223.28 395,900.00 51,639,008.83 - 0.00% PPD & DEFERRED EXP. (14,784.86) 22,280.09 (37,064.95) -166.36% LAND 1,016,277.07 1,016,277.07 - 0.00% BUILDING-NET 5,242,178.62 5,260,600.15 (18,421.53) -0.35% FURN. & EQUIP. NET 1,375,825.57 1,336,611.37 39,214.20 2.93% TOTAL FIXED ASSETS 7,634,281.26 7,613,488.59 20,792.67 0.27% ACC'D INT. INC. LOANS 222,063.34 263,525.50 (41,462.16) -15.73% ACC'D INC. INVESTMENTS 10,735.52 9,989.30 746.22 7.47% TOTAL ACCR. INTEREST 232,798.86 273,514.80 (40,715.94) -14.89% RESERVES 2,442,621.81 2,370,965.81 71,656.00 3.02%	FED RESERVE SETTLEMENT			(8,959.05)	
TOTAL INVESTMENTS56,718,223.2851,639,008.835,079,214.459.84%PPD & DEFERRED EXP.(14,784.86)22,280.09(37,064.95)-166.36%LAND1,016,277.071,016,277.07-0.00%BUILDING-NET5,242,178.625,260,600.15(18,421.53)-0.35%FURN. & EQUIP. NET1,375,825.571,336,611.3739,214.202.93%TOTAL FIXED ASSETS7,634,281.267,613,488.5920,792.670.27%ACC'D INT. INC. LOANS222,063.34263,525.50(41,462.16)-15.73%ACC'D INC. INVESTMENTS10,735.529,989.30746.227.47%TOTAL ACCR. INTEREST232,798.86273,514.80(40,715.94)-14.89%RESERVES2,442,621.812,370,965.8171,656.003.02%	FED HOME LOAN BANK			-	
LAND 1,016,277.07 1,016,277.07 - 0.00% BUILDING-NET 5,242,178.62 5,260,600.15 (18,421.53) -0.35% FURN. & EQUIP. NET 1,375,825.57 1,336,611.37 39,214.20 2.93% TOTAL FIXED ASSETS 7,634,281.26 7,613,488.59 20,792.67 0.27% ACC'D INT. INC. LOANS 222,063.34 263,525.50 (41,462.16) -15.73% ACC'D INC. INVESTMENTS 10,735.52 9,989.30 746.22 7.47% TOTAL ACCR. INTEREST 232,798.86 273,514.80 (40,715.94) -14.89% RESERVES 2,442,621.81 2,370,965.81 71,656.00 3.02%	TOTAL INVESTMENTS			5,079,214.45	
BUILDING-NET 5,242,178.62 5,260,600.15 (18,421.53) -0.35% FURN. & EQUIP. NET 1,375,825.57 1,336,611.37 39,214.20 2.93% TOTAL FIXED ASSETS 7,634,281.26 7,613,488.59 20,792.67 0.27% ACC'D INT. INC. LOANS 222,063.34 263,525.50 (41,462.16) -15.73% ACC'D INC. INVESTMENTS 10,735.52 9,989.30 746.22 7.47% TOTAL ACCR. INTEREST 232,798.86 273,514.80 (40,715.94) -14.89% RESERVES 2,442,621.81 2,370,965.81 71,656.00 3.02%	PPD & DEFERRED EXP.	(14,784.86)	22,280.09	(37,064.95)	-166.36%
BUILDING-NET 5,242,178.62 5,260,600.15 (18,421.53) -0.35% FURN. & EQUIP. NET 1,375,825.57 1,336,611.37 39,214.20 2.93% TOTAL FIXED ASSETS 7,634,281.26 7,613,488.59 20,792.67 0.27% ACC'D INT. INC. LOANS 222,063.34 263,525.50 (41,462.16) -15.73% ACC'D INC. INVESTMENTS 10,735.52 9,989.30 746.22 7.47% TOTAL ACCR. INTEREST 232,798.86 273,514.80 (40,715.94) -14.89% RESERVES 2,442,621.81 2,370,965.81 71,656.00 3.02%	LAND	1,016,277.07	1,016,277.07	-	0.00%
FURN. & EQUIP. NET 1,375,825.57 1,336,611.37 39,214.20 2.93% TOTAL FIXED ASSETS 7,634,281.26 7,613,488.59 20,792.67 0.27% ACC'D INT. INC. LOANS 222,063.34 263,525.50 (41,462.16) -15.73% ACC'D INC. INVESTMENTS 10,735.52 9,989.30 746.22 7.47% TOTAL ACCR. INTEREST 232,798.86 273,514.80 (40,715.94) -14.89% RESERVES 2,442,621.81 2,370,965.81 71,656.00 3.02%	BUILDING-NET			(18,421.53)	
TOTAL FIXED ASSETS7,634,281.267,613,488.5920,792.670.27%ACC'D INT. INC. LOANS222,063.34263,525.50(41,462.16)-15.73%ACC'D INC. INVESTMENTS10,735.529,989.30746.227.47%TOTAL ACCR. INTEREST232,798.86273,514.80(40,715.94)-14.89%RESERVES2,442,621.812,370,965.8171,656.003.02%		1,375,825.57			
ACC'D INC. INVESTMENTS10,735.529,989.30746.227.47%TOTAL ACCR. INTEREST232,798.86273,514.80(40,715.94)-14.89%RESERVES2,442,621.812,370,965.8171,656.003.02%	-				
ACC'D INC. INVESTMENTS10,735.529,989.30746.227.47%TOTAL ACCR. INTEREST232,798.86273,514.80(40,715.94)-14.89%RESERVES2,442,621.812,370,965.8171,656.003.02%	ACC'D INT. INC. LOANS	222.063.34	263.525.50	(41.462.16)	-15.73%
TOTAL ACCR. INTEREST232,798.86273,514.80(40,715.94)-14.89%RESERVES2,442,621.812,370,965.8171,656.003.02%					
RESERVES 2,442,621.81 2,370,965.81 71,656.00 3.02%					
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GenFed Financial Credit Union Balance Sheet Current vs. Last Month

GFBAL-2016.04A	ACTUAL 4/30/2016	ACTUAL 3/31/2016	DIFFERENCE	F-2B <u>%</u>
LIABILITIES:				
ACCOUNTS PAYABLE	\$ 143,038.56	\$ 294,164.48	\$ (151,125.92)	-51.37%
NOTES PAYABLE	3,000,000.00	3,000,000.00	-	0.00%
TAXES PAYABLE	3,523.98	154.96	3,369.02	2174.12%
	22 151 04	20.146.02	1 005 00	14.200/
DIVIDENDS PAYABLE	32,171.94	28,146.02	4,025.92	14.30%
ACCRUED LIABILITIES	292,936.50	243,998.56	48,937.94	20.06%
	325,108.44	272,144.58	52,963.86	19.46%
OTHER LIABILITIES	2,317,164.01	1,819,546.94	497,617.07	27.35%
TOTAL LIABILITIES	5,788,834.99	5,386,010.96	402,824.03	7.48%
SHARES:				
SHARES	64,493,866.29	64,034,191.48	459,674.81	0.72%
SHARE DRAFTS	32,366,347.85	29,195,333.13	3,171,014.72	10.86%
HIGH-YIELD SHARE DRAFTS	480,675.28	490,262.59	(9,587.31)	-1.96%
JUMBO MONEY MARKET	15,208,266.55	15,232,562.49	(24,295.94)	-0.16%
MONEY MARKET ACCOUNT	1,170,568.65	1,178,876.90	(8,308.25)	-0.70%
SILVER MMA ACCOUNT	30,675,916.16	30,085,812.20	590,103.96	1.96%
IRA CERTIFICATES	17,037,503.56	17,075,154.50	(37,650.94)	-0.22%
SHARE CERTIFICATES	32,336,216.21	31,901,173.69	435,042.52	1.36%
NON-MEMBER CERTIFICATES	1,936,000.00	3,674,000.00	(1,738,000.00)	-47.31%
TOTAL SHARES	195,705,360.55	192,867,366.98	2,837,993.57	1.47%
EQUITY:				
REGULAR RESERVE	7,753,602.52	7,753,602.52		0.00%
UNDIVIDED EARNINGS	27,035,544.50	27,035,544.50	-	0.00%
U.E. ADJ - INVESTMENTS	27,055,544.50	27,055,544.50	-	0.00% N/A
GAIN/LOSS - QUARTER	5,055.15	-	5,055.15	N/A
TOTAL EQUITY	34,794,202.17	34,789,147.02	5,055.15	0.01%
IOTAL EQUIT I	34,774,202.17	34,707,147.02	5,055.15	0.01%
TOTAL SHARES & EQUITY	230,499,562.72	227,656,514.00	2,843,048.72	1.25%
TOTAL LIAB. & EQUITY	236,288,397.71	233,042,524.96	3,245,872.75	1.39%

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