

# Profitability

September 30,2009

Account	December 31, 2008					September 30,2009				
	Average	Balance	Income	Yield	ROA	Average	Balance	Income	Yield	ROA
	Balances	Sheet Mix	Statement	Cost		Balances	Sheet Mix	Statement	Cost	
<b>LOANS</b>										
Total Real Estate Loans	8,487,581	17.27%				8,429,532	17.56%			
Unsecured Credit Card Loans	4,655,293	9.47%				4,529,089	9.43%			
All Other Unsecured Loans/Lines of Credit	1,251,585	2.55%				1,181,727	2.46%			
New Vehicle Loans	8,779,266	17.87%				6,922,985	14.42%			
Used Vehicle Loans	15,546,796	31.64%				14,623,683	30.45%			
Lease Receivables	0	0.00%				0	0.00%			
All Other Loans to Members	721,215	1.47%				672,056	1.40%			
All Other Loans(Purchase/non-members)	0	0.00%				0	0.00%			
<b>TOTAL LOANS</b>	<b>39,441,737</b>	<b>80.26%</b>	<b>2,909,347</b>	<b>7.38%</b>	<b>5.92%</b>	<b>36,359,072</b>	<b>75.72%</b>	<b>1,939,358</b>	<b>7.11%</b>	<b>5.39%</b>
(Less) Allowance for Loan Losses	323,047	0.66%	515,637	1.31%	1.05%	428,693	0.89%	605,939	2.22%	1.68%
<b>NET LOANS</b>	<b>39,118,690</b>	<b>79.61%</b>	<b>2,393,710</b>	<b>6.07%</b>	<b>4.87%</b>	<b>35,930,379</b>	<b>74.83%</b>	<b>1,333,419</b>	<b>4.89%</b>	<b>3.70%</b>
<b>CASH</b>	<b>369,052</b>	<b>0.75%</b>				<b>410,187</b>	<b>0.85%</b>			
<b>INVESTMENTS</b>										
Cash Equivalents	480,000	0.98%				0	0.00%			
Trading Accounts	0	0.00%				0	0.00%			
AFS Accounts	0	0.00%				0	0.00%			
HTM Accounts	0	0.00%				0	0.00%			
Commercial Banks and S&Ls	4,409,200	8.97%				6,738,750	14.03%			
Total Corporate Investments	3,387,251	6.89%				3,525,763	7.34%			
All Other Investments	0	0.00%				0	0.00%			
<b>TOTAL INVESTMENTS</b>	<b>8,276,451</b>	<b>16.84%</b>	<b>313,026</b>	<b>3.78%</b>	<b>0.64%</b>	<b>10,264,513</b>	<b>21.38%</b>	<b>211,560</b>	<b>2.75%</b>	<b>0.59%</b>
Other Real Estate Owned	0	0.00%				0	0.00%			
Foreclosed and Repossessed Assets	152,608	0.31%				104,690	0.22%			
Land and Building	0	0.00%				0	0.00%			
Other Fixed Assets	383,739	0.78%				598,411	1.25%			
NCUSIF Deposit	406,131	0.83%				315,476	0.66%			
Other Assets	434,227	0.88%				393,984	0.82%			
<b>TOTAL OTHER ASSETS</b>	<b>1,376,705</b>	<b>2.80%</b>				<b>1,412,561</b>	<b>2.94%</b>			
<b>TOTAL ASSETS</b>	<b>49,140,898</b>	<b>100.00%</b>	<b>2,706,736</b>		<b>5.51%</b>	<b>48,017,639</b>	<b>100.00%</b>	<b>1,544,979</b>		<b>4.29%</b>

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	Average	Balance	Income	Yield	ROA	Average	Balance	Income	Yield	ROA
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<b>LIABILITIES</b>										
Notes Payable	462,638	0.94%	5,405	1.17%	0.01%	578,298	1.20%	1,025	0.18%	0.00%
Dividends Payable	0	0.00%				0	0.00%			
Accrued Dividends	219,106	0.45%				159,674	0.33%			
Account Payable and Other Liabilites	498,486	1.01%				514,385	1.07%			
<b>TOTAL LIABILITIES</b>	<b>1,180,231</b>	<b>2.40%</b>	<b>5,405</b>		<b>0.01%</b>	<b>1,252,357</b>	<b>2.61%</b>	<b>1,025</b>		<b>0.00%</b>
<b>SHARES</b>										
Share Drafts	4,376,424	8.91%				4,403,903	9.17%			
Regular Shares	10,757,015	21.89%				11,488,756	23.93%			
Other Shares	26,981,878	54.91%				25,354,618	52.80%			
<b>TOTAL SHARES</b>	<b>42,115,316</b>	<b>85.70%</b>	<b>1,064,465</b>	<b>2.53%</b>	<b>2.17%</b>	<b>41,247,277</b>	<b>85.90%</b>	<b>568,887</b>	<b>1.84%</b>	<b>1.58%</b>
<b>RESERVES</b>										
<b>TOTAL RESERVES</b>	<b>5,845,351</b>	<b>11.90%</b>				<b>5,518,006</b>	<b>11.49%</b>			
<b>TOTAL EQUITY</b>	<b>47,960,668</b>	<b>97.60%</b>				<b>46,765,283</b>	<b>97.39%</b>			
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>49,140,898</b>	<b>100.00%</b>	<b>1,069,870</b>		<b>2.18%</b>	<b>48,017,639</b>	<b>100.00%</b>	<b>569,912</b>		<b>1.58%</b>
<b>NET MARGIN</b>			<b>1,636,866</b>		<b>3.33%</b>			<b>975,067</b>		<b>2.71%</b>
<b>OPERATING EXPENSES</b>										
Operating Expenses			<b>2,712,879</b>		<b>5.52%</b>			<b>2,137,814</b>		<b>5.94%</b>
Other Income			<b>1,153,616</b>		<b>2.35%</b>			<b>769,115</b>		<b>2.14%</b>
<b>NET OPERATING EXPENSES</b>			<b>1,559,263</b>		<b>3.17%</b>			<b>1,368,699</b>		<b>3.80%</b>
<b>NET INCOME FROM OPERATIONS</b>			<b>77,603</b>		<b>0.16%</b>			<b>-393,632</b>		<b>-1.09%</b>
Non-operating Gains(Losses)			<b>-44,276</b>		<b>-0.09%</b>			<b>304,863</b>		<b>0.85%</b>
<b>Net Income (before stabilization expense)</b>			<b>33,327</b>		<b>0.07%</b>			<b>-88,769</b>		<b>-0.25%</b>
<b>Stabilization Expense</b>			<b>0</b>		<b>0.00%</b>			<b>314,920</b>		<b>0.87%</b>
<b>Net Income (after stabilization expense)</b>			<b>33,327</b>		<b>0.07%</b>			<b>-403,689</b>		<b>-1.12%</b>