

## CONSOLIDATED MEMBERS STATEMENT OF FINANCIAL CONDITION

January, 2011

Cash & Cash Equivalents	\$36,681,000
Investments	86,829,000
<i>Total Loans</i>	<i>395,783,000</i>
<i>Allow For Loan Losses</i>	<i><u>(3,186,000)</u></i>
Net Loans	392,597,000
Total Fixed Assets	9,972,000
All Other Assets	<u>15,450,000</u>
<b>TOTAL ASSETS</b>	<b>\$541,529,000</b>
Total Liabilities & Borrowings	24,348,000
Total Member Deposits	471,744,000
Total Equity	<u>45,437,000</u>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>\$541,529,000</b>

## CONSOLIDATED MEMBERS STATEMENT OF INCOME YEAR-TO-DATE

January, 2011

Total Income	3,136,000
Dividend Expense & Interest On Borrowings	(392,000)
Provision for Loan Loss	(295,000)
Operating Expenses	<u>(1,892,000)</u>
<b>NET INCOME OR (LOSS)</b>	<b>\$557,000</b>



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