



**Statement of Financial Condition  
Year-to-Date and Budget Comparison  
For Month Ending September 30, 2009**

	Sep 2009	Dec 2008	YTD \$ Change	%	Budget	Budget \$ Variance	%
<b>Assets</b>							
Loans Outstanding							
Real Estate	\$481,112,985	\$418,806,211	\$62,306,774	14.9%	\$392,175,454	\$88,937,532	22.7%
Automobile	120,313,885	121,149,147	(835,262)	-0.7%	110,897,155	9,416,730	8.5%
Credit Card	56,852,164	53,868,563	2,983,600	5.5%	57,293,829	(441,665)	-0.8%
Member Business Loans	8,447,018	5,293,992	3,153,026	59.6%	16,158,939	(7,711,921)	-47.7%
Other Loans	8,546,431	8,503,553	42,878	0.5%	8,673,790	(127,359)	-1.5%
Total Loans Outstanding	675,272,482	607,621,466	67,651,016	11.1%	585,199,167	90,073,316	15.4%
Allowance for Loan Loss	(6,418,216)	(6,072,114)	(346,103)	5.7%	(5,432,154)	(986,062)	18.2%
Net Loans Outstanding	668,854,266	601,549,352	67,304,914	11.2%	579,767,013	89,087,254	15.4%
Cash and Cash Equivalents	61,031,244	38,111,259	22,919,986	60.1%	47,209,166	13,822,079	29.3%
Investments	149,880,168	211,472,154	(61,591,987)	-29.1%	223,152,486	(73,272,319)	-32.8%
Fixed Assets	18,487,844	18,789,122	(301,278)	-1.6%	19,395,196	(907,351)	-4.7%
Other Assets	23,955,207	20,702,750	3,252,457	15.7%	21,491,240	2,463,967	11.5%
<b>Total Assets</b>	<b>\$922,208,730</b>	<b>\$890,624,637</b>	<b>\$31,584,093</b>	<b>3.5%</b>	<b>\$891,015,101</b>	<b>\$31,193,629</b>	<b>3.5%</b>
<b>Liabilities</b>							
Notes Payable	\$0	\$15,000,000	(\$15,000,000)	-100.0%	\$0	\$0	0.0%
Other Liabilities	6,339,422	5,098,770	1,240,652	24.3%	4,208,937	2,130,485	50.6%
Members' Shares Outstanding							
Regular Shares	110,671,268	94,119,583	16,551,685	17.6%	93,386,678	17,284,590	18.5%
Share Drafts	168,065,449	144,986,905	23,078,543	15.9%	151,601,188	16,464,260	10.9%
Money Market	308,894,774	286,490,940	22,403,834	7.8%	295,583,540	13,311,234	4.5%
Share Certificates	193,146,724	223,056,743	(29,910,019)	-13.4%	213,467,735	(20,321,011)	-9.5%
HSA & IRA Accounts	65,248,285	58,805,893	6,442,392	11.0%	57,874,036	7,374,249	12.7%
Total Shares	846,026,499	807,460,065	38,566,435	4.8%	811,913,178	34,113,321	4.2%
Total Liabilities & Shares	852,365,921	827,558,834	24,807,087	3.0%	816,122,115	36,243,806	4.4%
<b>Members' Equity</b>							
Regular Reserve	11,879,721	11,879,721	0	0.0%	11,879,721	0	0.0%
Undivided Earnings	59,779,920	51,296,024	8,483,896	16.5%	63,974,811	(4,194,891)	-6.6%
Unrealized Gain on Investments	(1,816,832)	(109,942)	(1,706,891)	1552.5%	(961,546)	(855,286)	88.9%
Total Members' Equity	69,842,808	63,065,803	6,777,005	10.7%	74,892,986	(5,050,178)	-6.7%
<b>Total Liabilities &amp; Equity</b>	<b>\$922,208,730</b>	<b>\$890,624,637</b>	<b>\$31,584,093</b>	<b>3.5%</b>	<b>\$891,015,101</b>	<b>\$31,193,629</b>	<b>3.5%</b>