



Statement of Financial Condition
Year-to-Date and Budget Comparison
For Month Ending October 31, 2009

	Oct 2009	Dec 2008	YTD \$ Change	%	Budget	Budget \$ Variance	%
Assets							
Loans Outstanding							
Real Estate	\$446,895,181	\$418,806,211	\$28,088,970	6.7%	\$395,264,507	\$51,630,674	13.1%
Automobile	119,615,175	121,149,147	(1,533,971)	-1.3%	110,397,155	9,218,020	8.3%
Credit Card	56,485,915	53,868,563	2,617,352	4.9%	57,691,714	(1,205,799)	-2.1%
Member Business Loans	8,254,783	5,293,992	2,960,792	55.9%	17,439,294	(9,184,511)	-52.7%
Other Loans	8,582,843	8,503,553	79,290	0.9%	9,525,049	(942,206)	-9.9%
Total Loans Outstanding	639,833,898	607,621,466	32,212,431	5.3%	590,317,719	49,516,179	8.4%
Allowance for Loan Loss	(6,587,573)	(6,072,114)	(515,459)	8.5%	(5,455,710)	(1,131,863)	20.7%
Net Loans Outstanding	633,246,325	601,549,352	31,696,972	5.3%	584,862,009	48,384,316	8.3%
Cash and Cash Equivalents	110,698,101	38,111,259	72,586,842	190.5%	47,209,166	63,488,935	134.5%
Investments	134,572,812	211,472,154	(76,899,342)	-36.4%	230,760,136	(96,187,324)	-41.7%
Fixed Assets	18,530,493	18,789,122	(258,629)	-1.4%	19,227,141	(696,648)	-3.6%
Other Assets	28,571,707	20,702,750	7,868,957	38.0%	21,491,240	7,080,467	32.9%
Total Assets	\$925,619,438	\$890,624,637	\$34,994,801	3.9%	\$903,549,692	\$22,069,746	2.4%
Liabilities							
Notes Payable	\$0	\$15,000,000	(\$15,000,000)	-100.0%	\$0	\$0	0.0%
Other Liabilities	5,524,042	5,098,770	425,272	8.3%	4,208,937	1,315,105	31.2%
Members' Shares Outstanding							
Regular Shares	112,843,107	94,119,583	18,723,524	19.9%	93,540,914	19,302,193	20.6%
Share Drafts	176,085,106	144,986,905	31,098,201	21.4%	156,429,070	19,656,037	12.6%
Money Market	305,846,936	286,490,940	19,355,996	6.8%	298,201,355	7,645,582	2.6%
Share Certificates	187,695,330	223,056,743	(35,361,413)	-15.9%	214,641,552	(26,946,222)	-12.6%
HSA & IRA Accounts	64,850,632	58,805,893	6,044,739	10.3%	61,238,039	3,612,594	5.9%
Total Shares	847,321,112	807,460,065	39,861,048	4.9%	824,050,929	23,270,183	2.8%
Total Liabilities & Shares	852,845,154	827,558,834	25,286,320	3.1%	828,259,866	24,585,288	3.0%
Members' Equity							
Regular Reserve	11,879,721	11,879,721	0	0.0%	11,879,721	0	0.0%
Undivided Earnings	62,896,097	51,296,024	11,600,073	22.6%	64,371,652	(1,475,555)	-2.3%
Unrealized Gain on Investments	(2,001,533)	(109,942)	(1,891,591)	1720.5%	(961,546)	(1,039,987)	108.2%
Total Members' Equity	72,774,285	63,065,803	9,708,481	15.4%	75,289,827	(2,515,542)	-3.3%
Total Liabilities & Equity	\$925,619,438	\$890,624,637	\$34,994,801	3.9%	\$903,549,692	\$22,069,746	2.4%