

CONSOLIDATED MEMBERS STATEMENT OF FINANCIAL CONDITION

November 2011

Cash & Cash Equivalents	\$55,712,000
Investments	97,335,000
<i>Total Loans</i>	<i>420,444,000</i>
<i>Allow For Loan Losses</i>	<i><u>(3,536,000)</u></i>
Net Loans	416,908,000
Total Fixed Assets	10,381,000
All Other Assets	<u>15,097,000</u>
TOTAL ASSETS	\$595,433,000
Total Liabilities & Borrowings	28,908,000
Total Member Deposits	519,359,000
Total Equity	<u>47,166,000</u>
TOTAL LIABILITIES & EQUITY	\$595,433,000

CONSOLIDATED MEMBERS STATEMENT OF INCOME YEAR-TO-DATE

November 2011

Total Income	31,028,000
Dividend Expense & Interest On Borrowings	(3,981,000)
Provision for Loan Loss	(3,142,000)
Operating Expenses	<u>(22,034,000)</u>
NET INCOME OR (LOSS)	\$1,871,000



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