Consolidated Statement of Financial Condition

	March 31, 2012	March 31, 2011
Net Loans to Members	151,557,770	135,498,792
Cash	3,286,116	4,973,733
Investments	18,725,005	17,908,695
Fixed Assets	6,160,387	6,061,662
Other Assets	3,997,390	3,596,687
Total Assets	**$ 183,726,668**	**$ 168,039,568**
Accounts Payable	104,011	56,384
Notes Payable	8,150,000	8,150,000
Interest Payable	26,699	25,330
Other Liabilities	703,206	1,137,170
Total Liabilities	**$ 8,983,916**	**$ 9,368,884**
Member Accounts	162,812,732	148,599,026
Regular Reserves	3,474,577	2,794,392
Undivided Earnings	8,455,441	7,277,266
Total Equity	**$ 174,742,751**	**$ 158,670,684**
Total Liabilities & Equity	**$ 183,726,668**	**$ 168,039,568**

Consolidated Statement of Income & Expense

	YTD March 31, 2012	YTD March 31, 2011
INCOME		
Interest on Loans	2,485,700	2,381,595
Interest on Investments	13,181	12,281
Other Income	1,072,828	953,728
Income (Loss) from Sale of Assets	215	31
Total Income	**$ 3,571,924**	**$ 3,347,635**
EXPENSES		
Interest Expense	348,150	443,792
Operating Expense	2,536,498	2,436,314
Loan Loss Provision	207,000	189,000
Loss on Investments	-	-
NCUSIF Premium	97,770	120,000
Total Expense	**$ 3,189,418**	**$ 3,189,106**
Net Income	**$ 382,506**	**$ 158,529**