

ASSETS	BY ACCOUNT	TOTALS	LIABILITIES AND EQUITY	BY ACCOUNT	TOTALS
<b>LOANS</b>			<b>LIABILITIES</b>		
CONSUMER LOANS	7,711,840.66		ACCOUNTS PAYABLE	232,852.72	
LINE OF CREDIT	62,730.83		NOTES PAYABLE	2,253,000.00	
REAL ESTATE LOANS-OVER 12 YRS	13,239,045.82		ACCRUED INTEREST PAYABLE	.00	
REAL ESTATE LOANS-UNDER 12 YRS	3,930,223.74		DIVIDENDS PAYABLE	.00	
HOME EQUITY LINE OF CREDIT	5,896,095.71		WITHHELD TAXES PAYABLE	1,203.11	
SHARE SECURED LOANS	36,792.17		ACCRUED EXPENSES	279,857.85	
CREDIT CARD LOANS	1,973,813.85		ESCHEAT PAYABLE	.00	
PURCHASED CUMEX MORTGAGES	183,007.30		UNAPPLIED DATA PROCESSING	.00	
TOTAL LOANS	33,033,550.08		TOTAL LIABILITIES		2,766,913.68
ALLOWANCE FOR LOAN LOSSES	-250,956.92				
NET LOANS		32,782,593.16			
<b>CASH</b>			<b>EQUITY</b>		
CHANGE FUND	458,992.97		MEMBER SHARES		
TOTAL CASH		458,992.97	REGULAR SHARES	29,492,709.84	
			SHARE DRAFT SHARES	10,508,096.26	
<b>ACCOUNTS RECEIVABLE</b>			MONEY MARKET SHARES	16,814,353.64	
ACCOUNTS RECEIVABLE CONTROL	85,861.95		INDIVIDUAL RETIREMENT ACCTS	6,148,598.52	
TOTAL ACCOUNTS RECEIVABLE		85,861.95	CERTIFICATES	7,137,124.69	
			TOTAL MEMBER SHARES		70,100,882.95
<b>INVESTMENTS</b>			<b>RESERVES AND EARNINGS</b>		
SHARES IN CORPORATE C.U.	542,313.70		REGULAR RESERVES	981,055.75	
SHARES IN OTHER CREDIT UNIONS	5,706,065.00		UNDIVIDED EARNINGS	6,365,550.77	
CERTIFICATES OF DEPOSIT	38,785,000.00		EQUITY ACQUIRED IN MERGER	46,282.64	
FEDERAL HOME LOAN BANK	192,129.83		NET INCOME	.00	
NCUSIF-DEPOSIT	675,231.88		TOTAL RESERVES AND EARNINGS		7,392,889.16
TOTAL INVESTMENTS		45,900,740.41	<b>TOTAL LIABILITIES AND EQUITY</b>		80,260,685.79
<b>ACCRUED INCOME</b>					
ACCRUED INTEREST ON LOANS	53,316.76				
ACCRUED INCOME ON INVESTMENT	71,634.67				
ACCRUED CREDIT CARD INCOME	6,247.18				
OTHER ACCRUED INCOME	5,230.00				
TOTAL ACCRUED INCOME		136,428.61			
<b>PREPAID AND DEFERRED EXPENSES</b>					
PREPAID EXPENSES	91,235.44				
TOTAL PREPAID AND DEFERRED EXP		91,235.44			
<b>FIXED ASSETS</b>					
LAND	375,932.68				
BUILDING	290,716.03				
FURNITURE AND FIXTURES	69,691.42				
LEASEHELD IMPROVEMENTS CONTROL	3,453.21				
TOTAL FIXED ASSETS		739,793.34			
<b>OTHER ASSETS</b>					
FORECLOSED & REPOSSESSED ASETS	4,688.91				
OTHER ASSETS	60,351.00				
TOTAL OTHER ASSETS		65,039.91			
TOTAL ASSETS		80,260,685.79			

WE CERTIFY, TO THE BEST OF OUR KNOWLEDGE AND BELIEF, THIS STATEMENT AND THE RELATED STATEMENTS ARE TRUE AND CORRECT AND PRESENT FAIRLY THE FINANCIAL POSITION AND THE RESULTS OF OPERATIONS FOR THE PERIODS COVERED.

*Robin C. Tyl*  
 \_\_\_\_\_

*Janne E. Bodd*  
 \_\_\_\_\_

ACCOUNT #		THIS PERIOD	%	QUARTER TO DATE	%	YEAR TO DATE	%
	INTEREST INCOME						
110.00000	INTEREST ON LOANS	137,487.45	53.39	271,448.21	53.88	677,289.12	54.74
120.99999	INVESTMENT INCOME	73,651.97	28.60	139,427.90	27.67	327,758.73	26.49
	TOTAL INTEREST INCOME	211,139.42	81.99	410,876.11	81.55	1,005,047.85	81.23
	INTEREST EXPENSE						
380.00000	DIVIDEND EXPENSE	14,442.79	5.61	28,391.50	5.63	71,088.98	5.75
340.00000	INTEREST ON BORROWED MONEY	2,639.28	1.02	4,150.29	.82	10,174.64	.82
	NET INTEREST INCOME	194,057.35	75.36	378,334.32	75.09	923,784.23	74.67
300.00000	PROVISION FOR LOAN LOSSES	6,340.00	2.46	6,340.00	1.26	18,974.00	1.53
	NET INTEREST INCOME AFTER PLL	187,717.35	72.89	371,994.32	73.83	904,810.23	73.13
	OPERATING EXPENSE						
210.00000	COMPENSATION	88,677.09	34.43	162,981.78	32.35	422,960.27	34.19
220.00000	EMPLOYEES BENEFITS	23,757.77	9.23	46,137.88	9.16	120,391.29	9.73
230.00000	TRAVEL AND CONFERENCE	2,001.27	.78	4,818.77	.96	17,289.65	1.40
240.00000	ASSOCIATION DUES	1,591.26	.62	3,082.52	.61	7,564.69	.61
250.00000	OFFICE OCCUPANCY	9,796.78	3.80	20,445.18	4.06	59,419.32	4.80
260.00000	OFFICE OPERATIONS	26,420.53	10.26	51,214.54	10.16	137,172.98	11.09
270.00000	EDUCATION & PROMOTION EXP	7,197.52	2.79	9,995.23	1.98	26,631.85	2.15
280.00000	LOAN SERVICING	13,860.52	5.38	27,744.31	5.51	59,966.92	4.85
290.00000	PROFESSIONAL & OUTSIDE SERVICE	27,529.30	10.69	57,060.10	11.32	141,576.23	11.44
310.00000	NCUSIF MEMBERS INSURANCE	3,400.00	1.32	6,800.00	1.35	17,000.00	1.37
320.00000	FEDERAL OPERATING FEE	1,507.71	.59	3,015.42	.60	7,545.42	.61
330.00000	CASH OVER AND SHORT	33.45	.01	57.63	.01	468.14	.04
350.00000	ANNUAL MEETING	3,647.96	1.42	3,797.96	.75	3,797.96	.31
370.00000	MISC OPERATING EXPENSE	4,579.25	1.78	8,604.43	1.71	17,928.20	1.45
	TOTAL OPERATING EXPENSES	214,000.41	83.10	405,755.75	80.53	1,039,712.92	84.04
	OTHER OPERATING INCOME(LOSS)						
130.00000	FEES AND CHARGES	23,711.15	9.21	47,772.75	9.48	123,394.88	9.97
150.99999	MISCELLANEOUS INCOME	22,672.31	8.80	45,195.27	8.97	108,771.15	8.79
160.00000	NCUSIF PASS-BACK RECAP INCOME	.00	.00	.00	.00	.00	.00
	TOTAL OTHER OPERATING INC	46,383.46	18.01	92,968.02	18.45	232,166.03	18.77
	NON-OPERATING INCOME (LOSS)						
420.00000	GAIN (LOSS) ON INVESTMENTS	.00	.00	.00	.00	.00	.00
430.00000	GAIN/LOSS ON ASSET DISPOSITION	.00	.00	.00	.00	.00	.00
	TOTAL NON-OPERATING INCOM	.00	.00	.00	.00	.00	.00
	NET INCOME	20,100.40	7.81	59,206.59	11.75	97,263.34	7.86

ASSETS	BY ACCOUNT	TOTALS	LIABILITIES AND EQUITY	BY ACCOUNT	TOTALS
<b>LOANS</b>			<b>LIABILITIES</b>		
CONSUMER LOANS	7,711,840.66		ACCOUNTS PAYABLE	232,852.72	
LINES OF CREDIT	62,730.83		NOTES PAYABLE	2,253,000.00	
REAL ESTATE LOANS-OVER 12 YRS	13,239,045.82		ACCRUED INTEREST PAYABLE	.00	
REAL ESTATE LOANS-UNDER 12 YRS	3,930,223.74		DIVIDENDS PAYABLE	.00	
HOME EQUITY LINE OF CREDIT	5,896,095.71		WITHHELD TAXES PAYABLE	1,203.11	
SHARE SECURED LOANS	36,792.17		ACCRUED EXPENSES	279,857.85	
CREDIT CARD LOANS	1,973,813.85		ESCHEAT PAYABLE	.00	
PURCHASED CUMEX MORTGAGES	183,007.30		UNAPPLIED DATA PROCESSING	.00	
TOTAL LOANS	33,033,550.08		TOTAL LIABILITIES		2,766,913.68
ALLOWANCE FOR LOAN LOSSES	-250,956.92				
NET LOANS		32,782,593.16			
<b>CASH</b>			<b>EQUITY</b>		
CHANGE FUND	458,992.97		MEMBER SHARES		
TOTAL CASH		458,992.97	REGULAR SHARES	29,492,709.84	
			SHARE DRAFT SHARES	10,508,096.26	
<b>ACCOUNTS RECEIVABLE</b>			MONEY MARKET SHARES	16,814,353.64	
ACCOUNTS RECEIVABLE CONTROL	85,861.95		INDIVIDUAL RETIREMENT ACCTS	6,148,598.52	
TOTAL ACCOUNTS RECEIVABLE		85,861.95	CERTIFICATES	7,137,124.69	
			TOTAL MEMBER SHARES		70,100,882.95
<b>INVESTMENTS</b>			<b>RESERVES AND EARNINGS</b>		
SHARES IN CORPORATE C.U.	542,313.70		REGULAR RESERVES	981,055.75	
SHARES IN OTHER CREDIT UNIONS	5,706,065.00		UNDIVIDED EARNINGS	6,345,450.37	
CERTIFICATES OF DEPOSIT	38,785,000.00		EQUITY ACQUIRED IN MERGER	46,282.64	
FEDERAL HOME LOAN BANK	192,129.83		NET INCOME	20,100.40	
NCUSIF-DEPOSIT	675,231.88		TOTAL RESERVES AND EARNINGS		7,392,889.16
TOTAL INVESTMENTS		45,900,740.41			
<b>ACCRUED INCOME</b>			<b>TOTAL LIABILITIES AND EQUITY</b>		80,260,685.79
ACCRUED INTEREST ON LOANS	53,316.76				
ACCRUED INCOME ON INVESTMENT	71,634.67				
ACCRUED CREDIT CARD INCOME	6,247.18				
OTHER ACCRUED INCOME	5,230.00				
TOTAL ACCRUED INCOME		136,428.61			
<b>PREPAID AND DEFERRED EXPENSES</b>					
PREPAID EXPENSES	91,235.44				
TOTAL PREPAID AND DEFERRED EXP		91,235.44			
<b>FIXED ASSETS</b>					
LAND	375,932.68				
BUILDING	290,716.03				
FURNITURE AND FIXTURES	69,691.42				
LEASEHELD IMPROVEMENTS CONTROL	3,453.21				
TOTAL FIXED ASSETS		739,793.34			
<b>OTHER ASSETS</b>					
FORECLOSED & REPOSSESSED ASSETS	4,688.91				
OTHER ASSETS	60,351.00				
TOTAL OTHER ASSETS		65,039.91			
<b>TOTAL ASSETS</b>		80,260,685.79			

WE CERTIFY, TO THE BEST OF OUR KNOWLEDGE AND BELIEF, THIS STATEMENT AND THE RELATED STATEMENTS ARE TRUE AND CORRECT AND PRESENT FAIRLY THE FINANCIAL POSITION AND THE RESULTS OF OPERATIONS FOR THE PERIODS COVERED

*Robin City*  
 \_\_\_\_\_  
*James Gold*  
 \_\_\_\_\_

# Northeast Family Federal Credit Union

## Statistical Report

May-17

	NUMBER	AMOUNT
<b>Delinquent General Loans:</b>		
2 to less than 6 months	13	\$137,890.83
6 to less than 12 months	2	\$19,177.87
12 months and over	2	\$91,457.59
Subtotal	17	\$248,526.29
Percent of Portfolio	0.97%	0.80%
<b>Delinquent Visa Cards:</b>		
2 to less than 6 months	9	\$15,963.46
6 months and over	1	\$7,139.83
Subtotal Visa Cards	10	\$23,103.29
Percent of Portfolio	1.06%	1.17%
<b>Delinquent Purchased Mortgages:</b>		
2 to less than 6 months	0	\$ -
6 months and over	0	\$ -
Subtotal Purchased Mortgages	0	\$ -
Percent of Portfolio	0.00%	0.00%
Total Delinquent Loans	27	271,629.58
Percent	1.00%	0.82%
Delinquent Loans Subject to Foreclosure	1	84,888.70
Percent Delinquent without Active Foreclosures		0.57%
<b>Current and less than 2 months delinquent</b>		
	2,670	\$32,761,920.50
<b>Total General Loans</b>		
	1,748	\$30,876,728.93
Total Visa Cards	947	\$1,973,813.85
Total Purchased CUMEX Mortgages	2	\$183,007.30
Total of All Loans	2,697	\$33,033,550.08
<b>Number of Members' and Nonmembers'</b>		
Accounts at End of Period	6,230	
<b>Number of Potential Members</b>		
Primary	17,253	
Primary with Family Members	43,143	
Percent Penetration of Potential	14.44%	

	NUMBER	AMOUNT
<b>General Loans Made:</b>		
a. Loans made month to date	55	\$1,150,393.24
b. Loans made year to date	221	\$3,791,322.00
c. Loans made since organization	50,416	\$333,370,815.00
<b>VISA Loans Made:</b>		
a. VISA Classic made month to date	1	\$1,000.00
b. VISA Gold made month to date	3	\$28,000.00
c. VISA Classic made year to date	5	\$5,000.00
d. VISA Gold made year to date	10	\$74,500.00
e. Total VISA Classic credit limits	429	\$1,935,025.00
f. Total VISA Gold credit limits	518	\$4,560,800.00
<b>CUMEX Mortgages Purchased:</b>		
a. Purchases month to date	0	\$0.00
b. Purchases year to date	0	\$0.00
c. Total Purchases (Since May, 1997)	22	\$3,031,128.73
<b>Charged Off Loans and Shares</b>		
a. General Loans		
Year to Date		\$54,552.64
Since Organization		\$3,695,156.67
b. Visa Cards		
Year to Date		\$18,997.40
Since Organization		\$1,195,754.80
c. Share Overdrafts		
Year to Date		\$2,101.09
Since Organization		\$118,572.88
<b>Recoveries</b>		
a. Loans		
Year to Date		\$4,128.38
Since Organization		\$1,083,456.61
b. Shares		
Year to Date		\$1,749.49
Since Organization		\$31,583.92