

ANALYSIS MONTH #	12	12	12	6
ASSETS and FUNDS :	2015	2016	2017	2018
GROSS LOANS	\$8,206	\$8,626	\$8,064	\$8,633
CORE INVESTMENTS	33,827	28,608	23,938	21,269
Est.SURPLUS CASH	(716)	(656)	(648)	(684)
EARNING ASSETS	\$41,317	\$36,579	\$31,354	\$29,218
Est.MINIMUM CASH	741	677	669	701
Non-Rv NOTES PAYABLE	\$0	\$0	\$0	\$0
Non-MEMBER DEPOSITS	0	0	0	0
SHARE CERTIFICATES	7,838	5,234	3,745	3,185
IRA/KEOGH ACCOUNTS	1,960	1,920	1,557	1,415
MONEY MARKET SHARES	5,434	3,463	2,703	2,722
SHARE DRAFTS	3,274	3,185	3,493	3,979
REGULAR/MISC.SHARES	19,552	18,904	16,981	14,998
Net TOTAL FUNDS	\$38,058	\$32,705	\$28,479	\$26,299
Adj.TOTAL ASSETS	\$43,225	\$37,939	\$33,754	\$31,526
YEAR-to DATE				
INCOME & EXPENSES :	2015	2016	2017	2018
GROSS LOAN INCOME	\$295	\$291	\$316	\$145
INVESTMENT INCOME	575	530	445	214
(DIVIDENDS/INTEREST)	(106)	(77)	(49)	(22)
Net INTEREST INCOME	\$765	\$744	\$712	\$337
OPERATING EXPENSES	\$924	\$767	\$740	\$349
(MEMBER FEE INCOME)	(11)	(7)	(11)	(4)
(OTHER OPER. INCOME)	0	0	0	0
Net OPER. EXPENSES	\$913	\$759	\$729	\$345
Net OPERATING INCOME	(\$148)	(\$15)	(\$17)	(\$8)
Non-OPERATING INCOME	3	10	21	18
(Net CHARGE OFFS)	2	(0)	(5)	(2)
(INTEREST REFUNDS)	0	0	0	0
UNEXPLAINED ENTRIES	0	0	0	0
CAPITAL CONTRIBUTION	(\$144)	(\$5)	(\$1)	\$8
CAPITAL/LN. QLTY/GAP:				
TOTAL CAPITAL	\$5,122	\$5,117	\$5,115	\$5,123
EQUITY CAPITAL	\$5,097	\$5,088	\$5,083	\$5,079
Net CAPITAL	\$3,792	\$3,852	\$4,056	\$4,409
DELINQUENT LOANS	\$0	\$14	\$22	\$31
CLASSIFIED ASSETS	\$1,329	\$1,265	\$1,060	\$715
Net CHARGE OFFS	(\$2)	\$0	\$5	\$2
6-mo.REPRICEABLE GAP	(\$16,073)	(\$14,718)	(\$11,754)	(\$11,193)
LOAN MATURITY-Months	23.2	23.7	20.1	24.4