

MY CREDIT UNION
CONSOLIDATED BALANCE SHEET
as of 8/31/09

Assets

Loans to Members	\$23,096,060
Allowance for Loan Loss	(\$195,093)
Cash On Hand	\$1,516,540
Investments	\$4,806,423
Fixed Assets	\$1,578,019
Other Assets	\$495,471
TOTAL ASSETS	\$31,297,420

Liabilities & Equity

Accounts Payable	\$244,557
Dividends Payable	\$0
Other Liabilities	\$105,643
Member Deposits	\$27,321,206
Total Liabilities	\$27,671,406

Regular Reserves	\$802,301
Undivided Earnings	\$2,823,713
Total Equity	\$3,626,014

TOTAL LIABILITIES & EQUITY **\$31,297,420**

STATEMENT OF INCOME
as of 8/31/09

Operating Income

Interest Income	\$1,008,613
Income on Investments	\$93,452
Other Operating Income	\$872,408
Total Operating Income	\$1,974,473

Operating Expenses

Total Supplies, Salaries, Equip.	\$1,950,619
Provision for Loan Loss	\$43,352
Interest on Borrowed Money	\$30
Total Operating Expenses	\$1,994,001

Less Dividends to Members	\$160,765
Non Operating Income	(\$211,748)
Gain or Loss on Disposition of Assets	\$8,500

NET INCOME OR (LOSS) **\$22,955**