

CP Federal Credit Union

September 2011

Consolidated Statement of Financial Condition

Item ID/Number	Sep-11	Aug-11
Visa	16,029,852	16,028,807
Line of Credit/Unsecured Loans	7,672,322	7,722,183
New Vehicle Loans	12,022,271	11,725,966
Used Vehicle Loans	48,462,962	47,042,535
First Mortgage Real Estate Loans	115,840,856	115,504,594
Home Equity Loans	21,284,471	21,423,189
All Other Secured Loans	9,663,540	9,648,428
Business Loans	13,023,741	12,947,994
Loan Participations	2,619,935	2,223,750
Total Loan To Members	\$246,619,950	\$244,267,445
Allowance for Loan Loss	-2,643,745	-2,683,410
Net Loans	\$243,976,205	\$241,584,035
Share Insurance Deposit	2,865,660	2,708,438
Cash and Cash Equivalents	29,083,127	27,044,329
Investments	55,694,936	56,216,296
Total Cash And Investments	\$87,643,722	\$85,969,063
Land and Building (Net of Depreciation)	5,932,424	5,954,091
Other Fixed Assets (Net of Depreciation)	1,407,426	1,407,479
All Other Assets	4,045,291	4,412,116
Total Assets	\$343,005,068	\$339,326,784
Notes Payable	7,000,000	7,000,000
Accounts Payable	316,782	842,622
All Other Liabilities	1,666,312	1,801,534
IRA Shares	3,792,772	3,732,889
Other Member Shares	4,716,278	4,507,263
Share Drafts	43,635,362	40,931,674
Regular Shares	60,210,948	60,380,739
Total Share And Draft Accounts	\$112,355,360	\$109,552,565
Share Certificates	79,786,733	80,416,982
Non Member Certificates	3,128,000	3,128,000
IRA Certificates	18,849,708	18,918,152
Total Certificates of Deposits	\$101,764,441	\$102,463,133
Super Cash Shares	83,664,059	81,476,875
Total Shares And Certificates	\$297,783,860	\$293,492,574
Total Liabilities	\$306,766,953	\$303,136,729
Regular Reserves	7,034,613	7,034,613
Operational Reserves	30,853,748	30,805,688
Unrecognized G/L Defined Benefits	-1,526,656	-1,526,656
Unrecognized G/L Health Care	-123,591	-123,591
Total Equity	\$36,238,114	\$36,190,055
Total Liabilities & Equity	\$343,005,068	\$339,326,784

Consolidated Income Statement

	Sep-11	Year-to-date
Interest On Business Loans	69,923	603,413
Interest On Visa	109,563	973,333
Interest on Line Of Credit	66,093	612,981
Interest On New Vehicle Loans	47,279	467,002
Interest On Used Vehicle Loans	232,478	2,179,709
Interest On First Mortgage Real Estate	520,946	4,785,508
Interest Home Equity	107,547	992,005
Interest On All Other Unsecured Loans	47,547	419,502
Interest on Loan Participations	16,150	76,809
Interest Refunds	-10,219	-94,405
Total Interest On Loans To Members	\$1,207,306	\$11,015,857
Non-Interest Income	529,230	4,494,297
Income From Investments	62,713	639,709
Fee and Other Operating Income	\$591,943	\$5,134,006
Total Income	\$1,799,249	\$16,149,863
Employee Compensation & Benefits	639,717	5,539,527
Travel & Conference Expense	18,690	204,415
Office Occupancy Expense	94,248	962,563
Office Operations Expense	129,922	1,020,712
Educational & Promotional Expense	99,156	924,684
Loan Servicing Expense	52,205	410,736
Professional & Outside Services Expense	228,458	1,591,013
Supervision Fees	6,121	54,928
Misc Operating Expenses	18,326	123,109
Total Operating Expenses	\$1,286,844	\$10,831,686
Provision For Loan & Overdraft Loss	105,940	754,729
NCUSIF Adjustment	75,063	716,415
Non Operating (Gain) Loss	27,007	244,191
Total Other Expenses	\$208,010	\$1,715,335
Interest On Certificates/IRA's	185,248	1,792,996
Dividends	42,361	408,234
Interest On Borrowed Funds	28,726	261,407
Cost of Funds	\$256,335	\$2,462,637
Total Expense	\$1,751,189	\$15,009,657
Net Income	\$48,060	\$1,140,206