

ASSETS	BY ACCOUNT	TOTALS	LIABILITIES AND EQUITY	BY ACCOUNT	TOTALS
LOANS			LIABILITIES		
LOANS TO MEMBERS	38,526,082.63		ACCOUNTS PAYABLE	186,226.05	
LOANS FIRST MORTGAGE	154,450,427.47		MOBILE DEPOSIT	7,000.00	
PARTICIPATION LOANS	9,574,725.50		A/P-CREDIT CARD LOCKBOX	.00	
TOTAL	202,551,235.60		ACCTS. PAYABLE MONEY ORDERS	.00	
ALLOWANCE FOR LOAN LOSSES	-255,813.81		ATM SUSPENSE	163,310.39	
NET LOANS		202,295,421.79	GIFT CARDS	22,469.55	
ACCOUNTS RECEIVABLE	118,630.23		DIVIDENDS PAYABLE	4,570,909.46	
CASH			BACKUP W/H TAXES PAYABLE	.00	
CASH ACCOUNT	1,824,358.34		WITHHOLDING-IRA DISTRIBUTIONS	8,056.00	
TOTAL CASH		1,942,988.57	ACCRUED SALARIES	127,000.00	
INVESTMENTS			ACCRUED BENEFITS	49,500.00	
SWEEP OVERNIGHT ACCOUNT	7,000,000.00		SCORE CARD ACCRUED EXPENSES	613,039.07	
ALLOYA CORPORATE F. C. U.	407,877.98		VISA CASHBACK ACCRUED EXPENSE	.00	
ALLOYA CORP. OVERNIGHT ACCT.	2,000,000.00		FEDERAL HOME LOAN BANK LOAN	20,008,383.33	
MORTGAGES AVAILABLE FOR SALE	.00		UNAPPLIED DATA PROCESSING	-6,989.68	
INVESTMENTS AVAILABLE FOR SALE	749,983,884.91		DEFERRED INCOME	156,562.79	
CERTIFICATES OF DEPOSIT	46,813,544.45		TOTAL LIABILITIES		25,905,466.96
FEDERAL HOME LOAN BANK	842,892.74		EQUITY		
FEDERAL HOME LOAN BANK STOCK	1,100,000.00		REGULAR SHARE ACCOUNTS	1,589,413,061.88	
BENEFITS PREFUNDING	31,543,949.51		SHARE DRAFT ACCOUNTS	118,097,710.56	
FEDERAL AGENCY SEC.	1,263,351,037.18		I.R.A. ACCOUNTS	407,052,099.13	
MEMBERS UNITED CAPITAL SHARES	882,386.00		MEMBER SHARES		2,114,562,871.57
NCUA CLF INVESTMENT	5,708,881.62		REGULAR RESERVE	15,119,400.18	
TOTAL INVESTMENTS		2,109,634,454.39	RESERVE FOR CONTINGENCY	70,277,604.57	
ACCRUED INCOME			G/L ON INV. AVAIL. FOR SALE	-55,022,665.17	
ACCRD INT BEN PREFUND	335,880.91		G/L TOTAL BENEFITS PRE-FUNDING	-3,048,538.47	
AVAIL. FOR SALE	4,735,998.40		UNDIVIDED EARNINGS	174,479,671.90	
FEDERAL AGENCY SECURITIES	4,846,170.06		NET INCOME/LOSS	1,350,267.39	
ACCRUED INTEREST MORTGAGES	.00		TOTAL EQUITY		203,155,740.40
CERTIFICATE OF DEPOSIT	84,500.80		TOTAL LIABILITIES AND EQUITY		2,343,624,078.93
CU SIP	.00				
OTHER ACCRUED INCOME	424,968.64				
TOTAL ACCRUED INCOME		10,427,518.81			
PREPAID AND DEFERRED EXPENSES			WE CERTIFY, TO THE BEST OF OUR KNOWLEDGE AND BELIEF, THIS		
PREPAID EXPENSES	674,639.32		STATEMENT AND THE RELATED STATEMENTS ARE TRUE AND CORRECT		
TOTAL PREPAID AND DEFERRED EXP		674,639.32	AND PRESENT FAIRLY THE FINANCIAL POSITION AND THE RESULTS		
FIXED ASSETS			OF OPERATIONS FOR THE PERIODS COVERED.		
FURNITURE AND EQUIPMENT	3,273,934.30		TREASURER: _____		
DEPRECIATION OF FURN./EQUIP.	-1,651,432.95		OFFICER: _____		
TOTAL FIXED ASSETS		1,622,501.35	PREPARED BY: _____		
OTHER ASSETS					
CO - OP STOCK	31,896.99				
REO - LOANS	.00				
PLASTIC CLEARING ACCOUNT	396,000.00				
NAT. SHARE INS.FUND	16,598,657.71				
RETURNED CHECKS	.00				
TOTAL OTHER ASSETS		17,026,554.70			
TOTAL ASSETS		2,343,624,078.93			