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Please note that yellow comments, like this one, do not appear on your reports. There are no comments on the reports, although you could add your own if desired.

A big selling feature of these financial statements is speed. Typically, we can have your statements in your in-box within an hour of receiving your trial balance.

That gives you and your board lots of time for analysis.

Balance Sheet of Sep 30, 2009

	Current 30-Sep-09	Last Mo. 31-Aug-09	Current Mo. Activity	Last Yr. 30-Sep-08	Budget 30-Sep-09	Budget Variance
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ASSETS

Cash & Investments

Cash	\$3,844,052	\$4,123,773	(\$279,721)	\$0	\$1,680,000	\$2,164,052
Liquid	\$7,989	\$0	\$7,989	\$0	\$157,722	(\$149,733)
Non-Liquid	\$4,241,144	\$4,766,754	(\$525,610)	\$0,249,074	\$6,249,694	(\$2,008,550)
CUCO Liquidity	\$7,289,793	\$7,289,793	\$0	\$6,997,728	\$7,701,616	(\$411,823)
<b>Total</b>	<b>\$15,382,978</b>	<b>\$16,180,320</b>	<b>(\$797,342)</b>	<b>\$15,655,211</b>	<b>\$15,789,033</b>	<b>(\$406,055)</b>

Your budget is included and variances are calculated.

Non-Mortgage Loans

The financial reports are partially customized. All of the titles on the rows are your words, so your statements will look similar to how they look today. They will also be reconcilable.

Personal Loans		\$10,497,203	(\$298,047)	\$12,587,770	\$13,567,514	(\$3,368,359)
Business Loans		\$2,078,961	(\$20,951)	\$1,593,173	\$1,619,812	\$438,197
LOC PC/Combo		\$14,587,382	(\$266,600)	\$13,640,873	\$14,162,290	\$158,492
LOC Business		\$2,649,691	(\$28,729)	\$2,890,096	\$3,100,951	(\$479,990)
Non-Mtge Allowance		(\$268,423)	(\$31,038)	(\$250,074)	(\$236,599)	(\$62,862)
<b>Total</b>	<b>\$29,544,814</b>	<b>(\$645,366)</b>	<b>\$30,461,839</b>	<b>\$32,213,969</b>	<b>(\$3,314,521)</b>	

Mortgage Loans

Plus, this wording can be quickly and easily changed, should you need that.

First Mtge		\$41,885,907	\$482,448	\$42,916,621	\$41,777,743	\$590,612
Commercial Mtge	\$8,314,611	\$8,349,883	(\$35,271)	\$7,177,885	\$8,408,860	(\$94,248)
Second Mtge	\$671,506	\$676,133	(\$4,626)	\$472,428	\$626,169	\$45,338
Variable Mtge	\$3,272,092	\$3,042,453	\$229,640	\$1,365,099	\$3,607,387	(\$335,294)
<b>Total</b>	<b>\$54,626,565</b>	<b>\$53,954,375</b>	<b>\$672,190</b>	<b>\$51,932,031</b>	<b>\$54,420,158</b>	<b>\$206,407</b>

Fixed Assets

Fixed Assets	\$2,522,088	\$2,524,859	(\$2,771)	\$2,596,541	\$2,728,736	(\$206,648)
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Other Assets

Accrued Int	\$603,324	\$410,278	(\$6,944)	\$263,219	\$277,365	\$325,968
Prepays & Other	\$1,478		(\$51,732)	\$1,402,009	\$1,340,300	\$138,328
Hedge Options	(\$513)		\$0	\$1,437,555	\$593,391	(\$1,106,812)
<b>Total</b>	<b>\$1,568</b>	<b>(\$58,676)</b>	<b>\$3,102,783</b>	<b>\$2,211,057</b>	<b>(\$642,515)</b>	

You can also track your securitized mortgages, or mortgages sold to Centra.

Total Assets

Total Assets	\$102,999		(\$831,965)	\$103,748,405	\$107,362,952	(\$4,363,332)
Assets under Admin	\$7,672,506	\$7,674,753	(\$2,247)	\$6,708,829	\$10,478,576	(\$2,806,070)
Total Assets under Admin	\$110,672,126	\$111,506,339	(\$834,213)	\$110,457,233	\$117,841,528	(\$7,169,401)

And compare it to budget.

# Balance Sheet as of Sep 30, 2009

	Current 30-Sep-09	Last Mo. 31-Aug-09	Current Mo. Activity	Last Yr. 30-Sep-08	Budget 30-Sep-09	Budget Variance
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## Liabilities

### Loans Payable

Loan Payable-Cuco	\$7,000,000	\$7,000,000	\$0		5,897,500	\$1,102,500
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This column emphasizes changes over the last month.

### Other Liabilities

Interest Payable	\$677,532	\$669,786	\$7,746	\$741,390	\$781,233	(\$103,702)
Other Payables	\$840,358	\$707,525	\$132,833	\$465,888	\$586,093	\$254,265
Hedge Options	(\$513,421)	(\$513,421)	\$0	\$1,437,555	\$593,391	(\$1,106,812)
Market Value Swaps	\$0	\$0	\$0	\$0	\$0	\$0
<b>Total</b>	<b>\$1,004,469</b>	<b>\$863,890</b>	<b>\$140,579</b>	<b>\$2,644,832</b>	<b>\$1,960,718</b>	<b>(\$956,248)</b>

### Member Deposits

Life Insured Savings	\$155,568	\$155,568	\$0	\$159,183	\$147,635	\$7,933
Plan 24	\$11,039,732	\$11,156,995	(\$117,263)	\$9,481,799	\$9,833,718	\$1,206,014
Investment Savings	\$8,242,694	\$8,290,654	(\$47,960)	\$9,756,208	\$13,329,501	(\$5,086,807)
Money Maker	\$0	\$0	\$0	\$1,436	\$0	\$0
Combination	\$6,076,679	\$6,637,024	(\$560,345)	\$5,678,190	\$5,800,908	\$275,771
U.S. Savings	\$294,758	\$236,770	\$57,988	\$204,102	\$191,781	\$102,977
Personal Chequing	\$7,560,666	\$7,665,966	(\$105,299)	\$7,192,535	\$7,171,971	\$388,696
Business Accounts	\$2,976,640	\$3,197,689	(\$221,049)	\$4,794,819	\$3,865,905	(\$889,265)
Term Deposits	\$28,084,402	\$27,985,880	\$98,522	\$26,014,133	\$28,588,516	(\$504,114)
RRSP	\$19,939,074	\$20,042,689	(\$103,615)	\$18,293,775	\$19,768,197	\$170,878
RRIF	\$3,832,610	\$3,787,054	\$45,556	\$4,279,150	\$4,115,916	(\$283,305)
<b>Total</b>	<b>\$88,202,825</b>	<b>\$89,156,290</b>	<b>(\$953,465)</b>	<b>\$85,855,328</b>	<b>\$92,814,047</b>	<b>(\$4,611,222)</b>

## Equities

### Equity & Retained Earn.

Ownership Shares	\$471	\$471	(\$3,006)	\$886,783	\$913,744	(\$37,279)
Investment Shares	\$934	\$934	\$0	\$1,559,342	\$1,458,542	\$155,392
Retained Earnings	\$7,889,716	\$7,889,946	\$0	\$3,823,184	\$4,348,184	(\$314,238)
YTD Surplus	\$267,981	\$284,054	(\$16,073)	\$275,039	\$71,526	\$196,455
Accumulated OCI	\$0	\$0	\$0	\$0	\$0	\$0
<b>Total</b>	<b>\$6,792,326</b>	<b>\$6,811,405</b>	<b>(\$19,079)</b>	<b>\$6,544,349</b>	<b>\$6,791,996</b>	<b>\$330</b>

Your reports will keep up with changing accounting standards.

That's an important consideration with IFRS just around the corner.

Total Liabilities & Equities	\$102,999,620	\$103,831,585	(\$831,965)	\$103,794,509	\$107,464,261	(\$4,464,641)
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## Balance Sheet Summary as of Sep 30, 2009

	Current 30-Sep-09	Last Mo. 31-Aug-09	Current Mo. Activity	Last Yr. 30-Sep-08	Budget 30-Sep-09	Budget Variance
<b>Assets</b>						
<b>General</b>						
Cash & Bank Deposits	\$3,844,052		(\$279,721)	\$2,250,066	\$1,593,986	
Accr. Interest Rec'ble	\$206,162		\$15,582	\$263,219	\$277,365	(\$71,199)
Investments - Liquid	\$7,297,784		\$7,989	\$7,155,450	\$7,859,339	(\$561,557)
- Non Liquid	\$4,241,144	\$4,700,734	(\$525,610)	\$6,249,694	\$6,249,694	(\$2,008,550)
Prepays & Other	\$1,875,796	\$1,950,054	(\$74,258)	\$1,402,009	\$1,340,300	\$535,496
Hedge Options	(\$513,421)	(\$513,421)	\$0	\$1,437,555	\$593,391	(\$1,106,812)
<b>Total</b>	<b>\$16,951,519</b>	<b>\$17,807,538</b>	<b>57,994</b>	<b>\$18,000,089</b>	<b>\$18,000,089</b>	<b>(\$1,048,570)</b>
<b>Loans to Members</b>						
Personal Loans	\$11,957,704	\$12,307,741	(\$350,037)	\$13,930,869	\$14,950,727	(\$2,993,023)
Mortgage Loans	\$54,626,565	\$53,954,375	\$672,190	\$51,932,031	\$54,420,158	\$206,407
Lines Of Credit	\$16,941,744	\$17,237,073	(\$295,329)	\$16,530,970	\$17,263,241	(\$321,498)
<b>Total</b>	<b>\$83,526,013</b>	<b>\$83,499,189</b>	<b>\$26,824</b>	<b>\$82,393,870</b>	<b>\$86,634,127</b>	<b>(\$3,108,114)</b>
<b>Fixed Assets (Net)</b>						
Fixed Assets (Net)	\$2,522,088	\$2,524,859	(\$2,771)	\$2,596,541	\$2,728,736	(\$206,648)
<b>Total Assets</b>	<b>\$102,999,620</b>	<b>\$103,831,586</b>	<b>(\$831,965)</b>	<b>\$103,748,405</b>	<b>\$107,362,952</b>	<b>(\$4,363,332)</b>
<b>Liabilities &amp; Equities</b>						
<b>Member Deposits</b>						
Chequing	\$16,613,986	\$17,500,678	(\$886,693)	\$17,665,543	\$16,838,784	(\$224,799)
Savings	\$19,320,472	\$19,480,146	(\$159,674)	\$19,296,202	\$23,502,635	(\$4,182,163)
Term Deposits	\$28,084,402	\$27,985,880	\$98,522	\$26,014,133	\$28,588,516	(\$504,114)
Registered Svgs Plans	\$24,183,965	\$24,189,586	(\$5,621)	\$22,879,450	\$23,884,112	\$299,853
<b>Total</b>	<b>\$88,202,825</b>	<b>\$89,156,290</b>	<b>(\$953,465)</b>	<b>\$85,855,328</b>	<b>\$92,814,047</b>	<b>(\$4,611,222)</b>
<b>Other Liabilities</b>						
Loans Payable	\$7,000,000	\$7,000,000	\$0	\$8,750,000	\$5,897,500	\$1,102,500
Accounts Payable	\$840,358	\$707,525	\$132,833	\$465,888	\$586,093	\$254,265
Accr. Interest Payable	\$677,532	\$669,786	\$7,746	\$741,390	\$781,233	(\$103,702)
Hedge Options	(\$513,421)	(\$513,421)	\$0	\$1,437,555	\$593,391	(\$1,106,812)
Market Value Swaps	\$0	\$0	\$0	\$0	\$0	\$0
<b>Total</b>	<b>\$8,004,469</b>	<b>\$7,863,890</b>	<b>\$140,579</b>	<b>\$11,394,832</b>	<b>\$7,858,218</b>	<b>\$146,252</b>
<b>Members Equity</b>						
Ownership Shares	\$876,465	\$879,471	(\$3,006)	\$886,783	\$913,744	(\$37,279)
Investment Shares	\$1,613,934	\$1,613,934	\$0	\$1,559,342	\$1,458,542	\$155,392
Surplus	\$4,301,927	\$4,318,000	(\$16,073)	\$4,098,223	\$4,419,710	(\$117,783)
Accumulated OCI	\$0	\$0	\$0	\$0	\$0	\$0
<b>Total</b>	<b>\$6,792,326</b>	<b>\$6,811,405</b>	<b>(\$19,079)</b>	<b>\$6,544,349</b>	<b>\$6,791,996</b>	<b>\$330</b>
<b>Total Liabilities &amp; Equities</b>	<b>\$102,999,620</b>	<b>\$103,831,585</b>	<b>(\$831,965)</b>	<b>\$103,794,509</b>	<b>\$107,464,261</b>	<b>(\$4,464,641)</b>

Your monthly budget is incorporated and variances calculated.

The summary balance sheet gives you another way to organize your accounts and let's you track summary items.

Note comparisons with previous periods.



Your  
Logo goes  
here

This is the detailed  
income statement. There  
is also a summary one.

## Statement of Operations as of Sep 30, 2009

	Monthly Amounts			Year to Date (YTD) Amounts			
	Current 30-Sep-09	Budget 30-Sep-09	Last Yr. 30-Sep-08	Current 30-Sep-09	Budget 30-Sep-09	Budget Variance	Last Year 30-Sep-08
<b>Revenues</b>							
<b>Non-Mortgage Loans</b>							
Personal Loan	\$56,462	\$77,695		\$556,187	\$678,827	(\$122,640)	\$759,114
Business Loan	\$8,453	\$6,219		\$78,519	\$55,307	\$23,212	\$74,405
LOC PC / Combo	\$54,227	\$50,372		\$503,152	\$450,805	\$52,347	\$578,510
LOC Business	\$10,394	\$10,699	\$14,235	\$93,529	\$95,770	(\$2,240)	\$127,052
<b>Total</b>	<b>\$129,535</b>	<b>\$144,986</b>	<b>\$166,751</b>	<b>\$1,231,388</b>	<b>\$1,280,709</b>	<b>(\$49,321)</b>	<b>\$1,539,081</b>
<b>Mortgage Loans</b>							
First Mtge	\$190,872	\$203,232	\$203,412	\$1,796,679	\$1,794,726	\$1,953	\$1,807,782
Commercial Mtge	\$35,172	\$32,672	\$36,626	\$295,979	\$291,646	\$4,333	\$303,547
Second Mtge	\$3,448	\$2,572	\$2,545	\$32,089	\$22,575	\$9,514	\$20,759
Variable Mtge	\$10,936	\$9,948	\$5,061	\$101,255	\$79,098	\$22,157	\$27,139
<b>Total</b>	<b>\$240,429</b>	<b>\$248,424</b>	<b>\$247,644</b>	<b>\$2,226,002</b>	<b>\$2,188,045</b>	<b>\$37,957</b>	<b>\$2,159,228</b>
<b>Investment</b>							
Liquid	\$1,828	\$0	\$262	\$4,264	\$0	\$4,264	\$6,101
Non-Liquid	\$23,184	\$18,480	\$38,414	\$150,566	\$168,075	(\$17,509)	\$190,133
CUCO Liquidity Deposit	\$10,031	\$13,855	\$6,343	\$129,873	\$150,373	(\$20,500)	\$174,547
<b>Total</b>	<b>\$35,043</b>	<b>\$32,335</b>	<b>\$45,019</b>	<b>\$284,704</b>	<b>\$318,448</b>	<b>(\$33,744)</b>	<b>\$370,781</b>
<b>Sundry Income</b>							
Bad Debt Recovery	\$0	\$2,100	\$980	\$435	\$18,900	(\$18,465)	\$15,268
Foreign Exchange	\$905	\$4,200	\$3,939	\$29,641	\$37,800	(\$8,159)	\$38,268
Service Fees	\$49,007	\$46,900	\$48,559	\$442,883	\$434,700	\$8,183	\$400,035
Loan Fees	\$3,466	\$6,090	\$790	\$62,563	\$54,810	\$7,753	\$50,556
Commissions	\$9,115	\$19,600	\$21,544	\$114,401	\$176,400	(\$61,999)	\$174,848
Other	\$10,815	\$2,520	\$2,269	\$220,704	\$22,680	\$198,024	\$30,325
<b>Total</b>	<b>\$73,308</b>	<b>\$81,410</b>	<b>\$78,081</b>	<b>\$870,626</b>	<b>\$745,290</b>	<b>\$125,336</b>	<b>\$709,300</b>
<b>Total Revenues</b>	<b>\$478,315</b>	<b>\$507,155</b>	<b>\$537,495</b>	<b>\$4,612,719</b>	<b>\$4,532,492</b>	<b>\$80,228</b>	<b>\$4,778,390</b>

Monthly budget  
comparisons ...  
and annual too.

# Statement of Operations as of Sep 30, 2009

Monthly Amounts			Year to Date (YTD) Amounts			
Current	Budget	Last Yr.	Current	Budget	Budget	Last Year
30-Sep-09	30-Sep-09	30-Sep-08	30-Sep-09	30-Sep-09	Variance	30-Sep-08

## Expenses

### Interest Expense

Share Dividend	\$5,130	\$5,600	\$8,064	\$46,166	\$50,400	(\$4,234)	\$62,132
Plan 24			\$1,174	\$13,023	\$10,910	\$2,112	\$19,428
Money Maker			\$0	\$0	\$3,487	(\$3,487)	\$85
Combination			\$1,689	\$13,386	\$9,744	\$3,642	\$21,998
Investment Savings			\$25,371	\$106,605	\$140,616	(\$34,011)	\$104,908
Personal Chequing	\$21	\$3,080	\$3,061	\$5,563	\$27,720	(\$22,157)	\$30,574
Term Deposits	\$63,980	\$73,976	\$71,012	\$619,238	\$664,376	(\$45,138)	\$663,259
RRSP	\$41,550	\$47,135	\$45,463	\$381,092	\$421,121	(\$40,029)	\$403,981
RRIF	\$8,932	\$10,201	\$11,709	\$84,953	\$90,714	(\$5,761)	\$112,591
<b>Total</b>	<b>\$129,439</b>	<b>\$159,289</b>	<b>\$167,544</b>	<b>\$1,270,025</b>	<b>\$1,419,088</b>	<b>(\$149,063)</b>	<b>\$1,418,956</b>

Again, these statements use your account names. So the financials in our package will probably be very similar to what you have now.

### Loan Expenses

Bad Debt Expense	\$42,000	\$21,000	\$16,380	\$252,000	\$189,000	\$63,000	\$153,868
Loan Payable CUCO	\$4,795	\$10,718	\$26,956	\$41,366	\$83,849	(\$42,483)	\$198,527
<b>Total</b>	<b>\$46,795</b>	<b>\$31,718</b>	<b>\$43,337</b>	<b>\$293,366</b>	<b>\$272,849</b>	<b>\$20,517</b>	<b>\$352,395</b>

### Personnel Costs

Salaries	\$134,078	\$118,351	\$123,522	\$1,173,369	\$1,076,995	\$96,375	\$1,062,334
EI	\$2,906	\$2,532	\$1,845	\$27,317	\$23,037	\$4,280	\$24,634
CPP	\$5,277	\$4,373	\$3,471	\$48,975	\$39,791	\$9,185	\$43,543
Emp Benefits	\$10,698	\$9,100	\$10,522	\$90,806	\$81,900	\$8,906	\$87,437
Eht Exp	\$944	\$1,410	\$1,365	\$8,879	\$12,834	(\$3,955)	\$12,285
Personnel Contracts	\$4,720	\$10,150	\$14,724	\$77,878	\$88,550	(\$10,672)	\$90,333
Pension Cost	\$8,591	\$7,400	\$13,083	\$62,076	\$66,598	(\$4,522)	\$107,714
<b>Total</b>	<b>\$167,213</b>	<b>\$153,315</b>	<b>\$168,532</b>	<b>\$1,489,300</b>	<b>\$1,389,704</b>	<b>\$99,596</b>	<b>\$1,428,281</b>

### Member Security Cost

Share Ins Prem	\$0	\$233	\$239	\$956	\$2,100	(\$1,144)	\$2,152
DICO Prem	\$6,240	\$6,417	\$5,879	\$55,076	\$57,750	(\$2,674)	\$52,622
Bond Prem	\$3,872	\$3,733	\$3,724	\$34,850	\$33,600	\$1,250	\$33,513
<b>Total</b>	<b>\$10,112</b>	<b>\$10,383</b>	<b>\$9,842</b>	<b>\$90,882</b>	<b>\$93,450</b>	<b>(\$2,568)</b>	<b>\$88,287</b>

### Occupancy Costs

Bldg Dep	\$4,957	\$5,110	\$4,976	\$44,887	\$45,990	(\$1,103)	\$45,178
Bldg & Land Tax	\$7,394	\$9,217	\$8,550	\$75,724	\$82,950	(\$7,226)	\$77,027
Bldg & Fire Ins	\$2,808	\$3,033	\$2,808	\$25,273	\$27,300	(\$2,027)	\$25,273
Bldg Maint	\$1,442	\$3,850	\$2,139	\$36,235	\$34,650	\$1,585	\$33,675
Utilities	\$3,324	\$5,133	\$4,735	\$42,084	\$46,200	(\$4,116)	\$41,046
Janitor	\$3,487	\$3,850	\$3,104	\$30,316	\$34,650	(\$4,334)	\$31,787
<b>Total</b>	<b>\$23,412</b>	<b>\$30,193</b>	<b>\$26,311</b>	<b>\$254,518</b>	<b>\$271,740</b>	<b>(\$17,222)</b>	<b>\$253,986</b>

# Statement of Operations as of Sep 30, 2009

	Monthly Amounts			Year to Date (YTD) Amounts			
	Current 30-Sep-09	Budget 30-Sep-09	Last Yr. 30-Sep-08	Current 30-Sep-09	Budget 30-Sep-09	Budget Variance	Last Year 30-Sep-08
<b>General Business</b>							
Advertising	\$2,753	\$7,000	\$2,468	\$27,549	\$63,000	(\$35,451)	\$56,071
Audit Expense	\$8,120	\$8,167	\$7,483	\$73,080	\$73,500	(\$420)	\$58,178
Cash Over & Short	\$15,644	\$0	\$320	\$16,078	\$0	\$16,078	\$345
Cash Transfer Costs	\$1,891	\$2,217	\$2,221	\$17,796	\$19,950	(\$2,154)	\$19,558
Clearing	\$9,453	\$9,100	\$8,617	\$86,885	\$81,900	\$4,985	\$80,479
Computer Programming	\$13,596	\$12,950	\$12,279	\$112,935	\$116,550	(\$3,615)	\$112,219
Data Line Expense	\$4,060	\$4,200	\$4,158	\$38,014	\$37,800	\$214	\$37,785
Data Maint	\$6,234	\$8,120	\$6,845	\$55,791	\$73,080	(\$17,289)	\$70,120
Data Stationery	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Equip Dep	\$12,103	\$13,987	\$14,107	\$112,496	\$127,669	(\$15,174)	\$128,455
Equip Leasing	Lot's of detail here.	\$992	\$789	\$7,105	\$8,925	(\$1,820)	\$9,687
Equip Maint	If your statements have less detail and that's how you like it, that's how these statements will look too.	\$1,750	\$1,699	\$12,042	\$15,750	(\$3,708)	\$14,129
Fuel & Maint Van		\$817	\$294	\$4,144	\$7,350	(\$3,206)	\$10,044
Interac Fees		\$6,650	\$6,062	\$44,803	\$59,850	(\$15,047)	\$49,739
Legal Fees		\$1,167	\$0	\$6,183	\$10,500	(\$4,317)	\$6,425
Loan Costs		\$5,880	\$5,267	\$44,133	\$52,920	(\$8,787)	\$50,407
Maint Supplies		\$175	\$46	\$1,597	\$1,575	\$22	\$2,036
Mastercard Fees		\$1,050	\$726	\$8,097	\$9,450	(\$1,353)	\$6,463
Misc Exp	\$2,236	\$2,917	\$3,783	\$34,910	\$26,250	\$8,660	\$18,928
Other Office Exp	\$549	\$1,750	\$1,881	\$10,915	\$15,750	(\$4,835)	\$15,394
Postage	\$1,964	\$2,100	\$2,023	\$19,957	\$18,900	\$1,057	\$18,401
Public Relations	\$1,004	\$1,750	\$2,056	\$18,450	\$15,750	\$2,700	\$29,864
RRSP Fees	\$1,860	\$1,260	\$841	\$14,053	\$11,340	\$2,713	\$9,959
Stationery & Supplies	\$4,431	\$5,017	\$3,797	\$39,674	\$45,150	(\$5,476)	\$49,307
Telephone	\$4,225	\$2,625	\$2,513	\$24,337	\$23,625	\$712	\$22,531
Emp Development	\$2,559	\$2,333	\$0	\$10,627	\$21,000	(\$10,373)	\$14,304
Emp Travel	\$1,379	\$583	\$167	\$5,927	\$5,250	\$677	\$4,177
<b>Total</b>	<b>\$106,796</b>	<b>\$104,555</b>	<b>\$90,444</b>	<b>\$847,577</b>	<b>\$942,784</b>	<b>(\$95,207)</b>	<b>\$895,002</b>
<b>Organization Costs</b>							
Meeting	\$2,394	\$1,167	\$1,733	\$11,157	\$10,500	\$657	\$9,569
Board & Committee	\$1,076	\$2,333	\$1,297	\$8,502	\$21,000	(\$12,498)	\$12,874
League Dues	\$1,756	\$2,800	\$2,569	\$19,870	\$25,200	(\$5,330)	\$23,123
<b>Total</b>	<b>\$5,225</b>	<b>\$6,300</b>	<b>\$5,599</b>	<b>\$39,530</b>	<b>\$56,700</b>	<b>(\$17,170)</b>	<b>\$45,566</b>
<b>Total Expenses</b>	<b>\$488,992</b>	<b>\$495,754</b>	<b>\$511,608</b>	<b>\$4,285,198</b>	<b>\$4,446,316</b>	<b>(\$161,118)</b>	<b>\$4,482,473</b>
Income Taxes	\$5,396	\$1,938	\$7,442	\$59,541	\$14,650	\$44,891	\$66,982
<b>Net Income</b>	<b>(\$16,073)</b>	<b>\$9,463</b>	<b>\$18,445</b>	<b>\$267,981</b>	<b>\$71,526</b>	<b>\$196,455</b>	<b>\$228,935</b>
Other Comp. Income	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Comp. Income</b>	<b>(\$16,073)</b>	<b>\$9,463</b>	<b>\$18,445</b>	<b>\$267,981</b>	<b>\$71,526</b>	<b>\$196,455</b>	<b>\$228,935</b>



Your  
Logo goes  
here

## Summary Statement of Operations as of Sep 30, 2009

	Monthly Amounts			Year to Date (YTD) Amounts			
	Current 30-Sep-09	Budget 30-Sep-09	Last Yr. 30-Sep-08	Current 30-Sep-09	Budget 30-Sep-09	Budget Variance	Last Year 30-Sep-08
<b>Income</b>							
Loan Interest	\$129,535	\$144,986		1,388	\$1,280,709	(\$49,321)	\$1,539,081
Mortgage Interest	\$240,429	\$248,424		5,002	\$2,188,045	\$37,957	\$2,159,228
Investment Inc.		3,335		4,704	\$318,448	(\$33,744)	\$370,781
Sundry Income		4,410		10,626	\$745,290	\$125,336	\$709,300
<b>Total</b>		1,155	\$537,495	\$4,612,719	\$4,532,492	\$80,228	\$4,778,390
<b>Total Revenues</b>		1,155	\$537,495	\$4,612,719	\$4,532,492	\$80,228	\$4,778,390
<b>Interest Expense</b>							
Interest on Deposits	\$129,439	\$159,289	\$167,544	\$1,270,025	\$1,419,088	(\$149,063)	\$1,418,956
Interest on Borrowing	\$4,795	\$10,718	\$26,956	\$41,366	\$83,849	(\$42,483)	\$198,527
<b>Total</b>	\$134,234	\$170,007	\$194,500	\$1,311,391	\$1,502,938	(\$191,547)	\$1,617,483
<b>Operating Expenses</b>							
Provision Costs	\$42,000	\$21,000	\$16,380	\$252,000	\$189,000	\$63,000	\$153,868
General Business	\$106,796	\$101,638	\$90,444	\$847,577	\$916,534	(\$68,957)	\$895,002
Member Security Cost	\$10,112	\$10,383	\$9,842	\$90,882	\$93,450	(\$2,568)	\$88,287
Personnel Costs	\$167,213	\$156,232	\$168,532	\$1,489,300	\$1,415,954	\$73,346	\$1,428,281
Occupancy Costs	\$23,412	\$30,193	\$26,311	\$254,518	\$271,740	(\$17,222)	\$253,986
Organization Costs	\$5,225	\$6,300	\$5,599	\$39,530	\$56,700	(\$17,170)	\$45,566
<b>Total</b>	\$354,758	\$325,747	\$317,108	\$2,973,807	\$2,943,378	\$30,428	\$2,864,990
<b>Total Expenses</b>	\$488,992	\$495,754	\$511,608	\$4,285,198	\$4,446,316	(\$161,118)	\$4,482,473
Income Taxes	\$5,206	\$1,938	\$7,442	\$59,541	\$14,650	\$44,891	\$66,982
<b>Net Income</b>			\$18,445	\$267,981	\$71,526	\$196,455	\$228,935
Other Comp. Inc.			\$0	\$0	\$0	\$0	\$0
<b>Comp. Income</b>			\$18,445	\$267,981	\$71,526	\$196,455	\$228,935
<b>Financial Margin</b>	\$270,773	\$255,738	\$264,914	\$2,430,702	\$2,284,264	\$146,438	\$2,451,607
<b>Gross Margin</b>	\$344,081	\$337,148	\$342,995	\$3,301,328	\$3,029,554	\$271,774	\$3,160,907

Summary accounts here.  
You decide how many summary accounts there are and the accounts get categorized.

Not happy with these columns?? They can be tailored to your specs.  
That's true for most of the reports.

Financial Margin and Gross margin calculated for current period, previous periods (and budget).



## Balance Sheet Trends as of Sep 30, 2009 (in 000's)

	Jan 09	Feb 09	Mar 09	Apr 09	May 09	Jun 09	Jul 09	Aug 09	Sep 09	Oct 09	Nov 09	Dec 09	Dec 08
Cash & Investments	\$15,001	\$14,260	\$16,270	\$17,434	\$14,733	\$16,005	\$17,524	\$16,180	\$15,383				\$14,959
Personal Loans	\$11,885	\$11,707	\$11,773	\$11,385	\$11,462	\$11,091	\$10,863	\$10,497	\$10,199				\$11,963
Business Loans	\$1,634	\$2,217	\$2,196	\$2,344	\$2,181	\$2,160	\$2,131	\$2,079	\$2,058				\$1,648
LOC PC/Combo	\$14,110	\$15,391	\$15,071	\$15,071	\$15,071	\$14,829	\$14,395	\$14,587	\$14,321				\$13,374
LOC Business	\$2,671	\$2,660	\$2,660	\$2,660	\$2,651	\$2,657	\$2,473	\$2,650	\$2,621				\$2,632
Non-Mtge Allowance	(\$272)	(\$23)			(\$283)	(\$316)	(\$264)	(\$268)	(\$299)				(\$277)
Non-Mortgage Loans	\$30,028	\$31,733	\$31,733	\$31,733	\$31,083	\$30,420	\$29,598	\$29,545	\$28,899				\$29,339
First Mtge	\$39,289	\$38,921	\$38,921	\$38,921	\$43,403	\$41,921	\$41,213	\$41,886	\$42,368				\$39,219
Commercial Mtge	\$7,922	\$7,753	\$7,753	\$7,753	\$7,753	\$7,722	\$8,248	\$8,350	\$8,315				\$7,852
Second Mtge	\$595	\$590	\$662	\$619	\$602	\$581	\$629	\$676	\$672				\$603
Variable Mtge	\$2,411	\$2,554	\$3,424	\$3,346	\$3,018	\$3,180	\$3,534	\$3,042	\$3,272				\$2,943
Mortgage Loans	\$111,451	\$111,855	\$111,855	\$111,855	\$111,855	\$111,855	\$111,855	\$111,855	\$111,855				\$111,855
Total Assets			\$103,269	\$107,670	\$104,753	\$104,154	\$104,986	\$103,832	\$103,000				\$100,197
Assets under Admin			\$9,788	\$5,965	\$5,905	\$7,876	\$7,692	\$7,675	\$7,673				\$10,479
Total Assets under Admin			\$113,057	\$113,635	\$110,658	\$112,029	\$112,678	\$111,506	\$110,672				\$110,676
Loans Payable	\$2,100	\$2,660	\$2,800	\$3,850	\$6,160	\$3,500	\$7,000	\$7,000	\$7,000				\$960
Other Liabilities	\$1,990	\$1,775	\$692	\$812	\$656	\$946	\$701	\$864	\$1,004				\$2,010
Life Insured Savings	\$158	\$158	\$158	\$158	\$156	\$156	\$156	\$156	\$156				\$158
Plan 24	\$9,511	\$9,722	\$10,073	\$11,156	\$11,336	\$11,343	\$10,992	\$11,157	\$11,040				\$9,405
Investment Savings	\$14,168	\$13,779	\$14,308	\$11,703	\$12,409	\$12,711	\$9,824	\$8,291	\$8,243				\$14,490
Money Maker	\$1												\$2
Combination	\$5,769	\$5,336	\$5,393	\$9,153	\$5,820	\$5,973	\$5,993	\$6,637	\$6,077				\$5,387
U.S. Savings	\$157	\$221	\$218	\$177	\$185	\$200	\$228	\$237	\$295				\$167
Personal Chequing	\$7,399	\$6,573	\$8,432	\$7,730	\$7,936	\$7,885	\$8,267	\$7,666	\$7,561				\$7,501
Business Accounts	\$3,648	\$3,708	\$3,721	\$5,062	\$2,623	\$3,165	\$3,897	\$3,198	\$2,977				\$4,127
Term Deposits	\$27,629	\$28,364	\$28,153	\$28,101	\$27,676	\$28,199	\$27,610	\$27,986	\$28,084				\$27,263
RRSP	\$18,460	\$19,105	\$19,140	\$19,419	\$19,378	\$19,493	\$19,711	\$20,043	\$19,939				\$18,415
RRIF	\$3,737	\$3,730	\$3,740	\$3,812	\$3,791	\$3,809	\$3,795	\$3,787	\$3,833				\$3,779
Member Deposits	\$90,638	\$90,696	\$93,336	\$96,470	\$91,310	\$92,932	\$90,472	\$89,156	\$88,203				\$90,694
Equity & Retained Earn.	\$6,682	\$6,674	\$6,404	\$6,569	\$6,622	\$6,764	\$6,813	\$6,811	\$6,792				\$6,482
Total Liabilities & Equities	\$101,410	\$101,804	\$103,231	\$107,700	\$104,748	\$104,141	\$104,986	\$103,832	\$103,000				\$100,147

This report shows the trends for the current year.

Alternatively, you could have the previous 12 months.

You choose the categories for which you want to see the trend. You can have more or fewer - your choice.

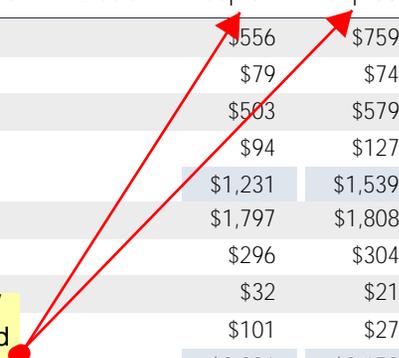
Previous year's balances.



## Income Statement Trends as of Sep 30, 2009 (in 000's)

													Year to Date	
	Jan 09	Feb 09	Mar 09	Apr 09	May 09	Jun 09	Jul 09	Aug 09	Sep 09	Oct 09	Nov 09	Dec 09	Sep 09	Sep 08
Personal Loan	\$66	\$59	\$65	\$62	\$65	\$60	\$61	\$60	\$56				\$556	\$759
Business Loan	\$7	\$7	\$10	\$9	\$10	\$9	\$9	\$9	\$8				\$79	\$74
LOC PC / Combo	\$54	\$50	\$59	\$56	\$59	\$57	\$58	\$57	\$54				\$503	\$579
LOC Business	\$11	\$10	\$10	\$10	\$10	\$10	\$11	\$11	\$10				\$94	\$127
Non-Mortgage Loans	\$138	\$126	\$144	\$138	\$144	\$136	\$139	\$137	\$130				\$1,231	\$1,539
First Mtge	\$195	\$175	\$194	\$216	\$214	\$196	\$220	\$197	\$191				\$1,797	\$1,808
Commercial Mtge	\$35	\$31	\$32	\$32	\$32	\$31	\$32	\$35	\$35				\$296	\$304
Second Mtge	\$2	\$2	\$3	\$3	\$2	\$2	\$10	\$4	\$2				\$32	\$21
Variable Mtge	\$10	\$12	\$12	\$12	\$11	\$11	\$12	\$11	\$11				\$101	\$27
Mortgage Loans	\$242	\$221	\$240	\$263	\$260	\$240	\$274	\$246	\$246				\$2,226	\$2,159
Investment	\$35	\$37	\$34	\$30	\$28	\$27	\$32	\$27	\$27				\$285	\$371
Sundry Income	\$92	\$73	\$56	\$87	\$66	\$258	\$86	\$79	\$73				\$871	\$709
<b>Total Revenues</b>	<b>\$506</b>	<b>\$457</b>	<b>\$474</b>	<b>\$518</b>	<b>\$497</b>	<b>\$662</b>	<b>\$531</b>	<b>\$489</b>	<b>\$478</b>				<b>\$4,613</b>	<b>\$4,778</b>
Share Dividend	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5				\$46	\$62
Plan 24	\$1	\$1	\$1	\$2	\$1	\$2	\$2	\$2	\$2				\$13	\$19
Money Maker	\$0							\$0					\$0	\$0
Combination	\$1	\$1	\$1	\$1	\$2	\$1	\$2	\$2	\$2				\$13	\$22
Investment Savings	\$17	\$15	\$16	\$15	\$10	\$10	\$10	\$7	\$7				\$107	\$105
Personal Chequing	\$2	\$1	\$1	\$1	\$1	\$0	\$0	\$0	\$0				\$6	\$31
Term Deposits	\$76	\$69	\$73	\$69	\$69	\$66	\$68	\$67	\$64				\$619	\$663
RRSP	\$46	\$43	\$43	\$42	\$41	\$41	\$42	\$41	\$42				\$381	\$404
RRIF	\$10	\$9	\$10	\$10	\$10	\$9	\$10	\$9	\$9				\$85	\$113
Interest Expense	\$158	\$145	\$151	\$143	\$139	\$133	\$138	\$134	\$129				\$1,270	\$1,419
Loan Expenses	\$22	\$22	\$22	\$21	\$30	\$34	\$49	\$47	\$47				\$293	\$352
Personnel Costs	\$156	\$157	\$171	\$160	\$161	\$179	\$171	\$167	\$167				\$1,489	\$1,428
Member Security Cost	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10				\$91	\$88
Occupancy Costs	\$32	\$32	\$29	\$28	\$26	\$32	\$24	\$27	\$23				\$255	\$254
General Business	\$95	\$99	\$94	\$97	\$81	\$98	\$83	\$93	\$107				\$848	\$895
Organization Costs	\$3	\$4	\$6	\$4	\$5	\$3	\$3	\$6	\$5				\$40	\$46
<b>Total Expenses</b>	<b>\$475</b>	<b>\$470</b>	<b>\$484</b>	<b>\$463</b>	<b>\$453</b>	<b>\$489</b>	<b>\$479</b>	<b>\$484</b>	<b>\$489</b>				<b>\$4,285</b>	<b>\$4,482</b>
Income Taxes	\$4	\$0	\$2	\$4	\$3	\$26	\$14	\$3	\$5				\$60	\$67
<b>Net Income</b>	<b>\$28</b>	<b>(\$13)</b>	<b>(\$12)</b>	<b>\$51</b>	<b>\$41</b>	<b>\$147</b>	<b>\$39</b>	<b>\$2</b>	<b>(\$16)</b>				<b>\$268</b>	<b>\$229</b>
Other Comp. Income			(\$134)	\$120	\$14									
<b>Comp. Income</b>	<b>\$28</b>	<b>(\$13)</b>	<b>(\$145)</b>	<b>\$171</b>	<b>\$55</b>	<b>\$147</b>	<b>\$39</b>	<b>\$2</b>	<b>(\$16)</b>				<b>\$268</b>	<b>\$229</b>

Shows cumulative revenue/expense so far this year and last year's level too.





Your  
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here

## Consolidated Portfolio Analysis as of Sep 30, 2009

	Current -Sep-09	Annualized Growth Rate	Projected 31-Dec-09	Last Year 31-Dec-08	Previous 31-Dec-07
<b>Assets</b>					
Cash & Investments	\$15,382,978	-16.3%	\$12,525,631	\$14,959,379	\$15,552,023
Personal Loans	\$10,199,156	-19.7%	\$9,611,253	\$11,962,863	\$12,801,826
Business Loans	\$2,058,009	33.2%	\$2,194,808	\$1,647,615	\$1,741,480
LOC PC/Combo	\$14,320,782	9.4%	\$14,636,325	\$13,374,152	\$11,346,254
LOC Business		-0.5%	\$2,617,434	\$2,631,544	\$2,262,382
Non-Mtge Allowance		10.7%	(\$306,900)	(\$277,142)	(\$279,869)
Non-Mortgage Loans		-2.0%	\$28,752,921	\$29,339,031	\$27,872,074
First Mtge		10.7%	\$43,418,052	\$39,219,262	\$41,485,767
Commercial Mtge		7.8%	\$8,468,670	\$7,852,436	\$5,540,445
Second Mtge	\$671,506	15.2%	\$694,360	\$602,945	\$335,648
Variable Mtge	\$3,272,092	14.9%	\$3,381,725	\$2,943,194	\$423,117
Mortgage Loans	\$54,626,565	10.6%	\$55,962,807	\$50,617,837	\$47,784,977
Fixed Assets	\$2,522,088	-5.0%	\$2,489,460	\$2,619,972	\$2,626,482
<b>Total Assets</b>	<b>\$102,999,620</b>	<b>0.7%</b>	<b>\$100,935,125</b>	<b>\$100,197,466</b>	<b>\$96,090,406</b>
Assets under Admin	\$7,672,506	-35.7%	\$6,737,150	\$10,478,576	\$5,472,589
<b>Total Assets under Admin</b>	<b>\$110,672,126</b>	<b>-2.7%</b>	<b>\$107,672,274</b>	<b>\$110,676,041</b>	<b>\$101,562,995</b>
<b>Liabilities &amp; Equities</b>					
Loans Payable	\$7,000,000	0.0%	\$960,000	\$960,000	\$6,300,000
Other Liabilities	\$1,004,469	-66.7%	\$669,182	\$2,010,333	\$2,240,444
Life Insured Savings	\$155,568	-2.3%	\$154,642	\$158,348	\$170,458
Plan 24	\$11,039,732	23.2%	\$11,584,584	\$9,405,176	\$9,316,252
Investment Savings	\$8,242,694	-57.5%	\$6,160,420	\$14,489,516	\$3,114,925
Money Maker	\$0	-133.3%	(\$710)	\$2,129	\$497,959
Combination	\$6,076,679	17.1%	\$6,306,546	\$5,387,078	\$8,549,378
U.S. Savings	\$294,758	101.5%	\$337,218	\$167,380	\$166,420
Personal Chequing	\$7,560,666	1.1%	\$7,580,659	\$7,500,687	\$7,211,727
Business Accounts	\$2,976,640	-37.2%	\$2,593,188	\$4,126,996	\$5,742,101
Term Deposits	\$28,084,402	4.0%	\$28,358,100	\$27,263,310	\$25,177,361
RRSP	\$19,939,074	11.0%	\$20,447,072	\$18,415,081	\$16,865,098
RRIF	\$3,832,610	1.9%	\$3,850,632	\$3,778,547	\$4,569,646
Member Deposits	\$88,202,825	-3.7%	\$87,372,351	\$90,694,247	\$81,381,324
Equity & Retained Earn.	\$6,792,326	7.5%	\$6,965,860	\$6,482,488	\$6,169,438
<b>Total Liabilities &amp; Equities</b>	<b>\$102,999,620</b>	<b>-4.2%</b>	<b>\$95,967,393</b>	<b>\$100,147,069</b>	<b>\$96,091,206</b>

The next few slides are the branch analyses. We start with consolidated.

Some categories are broken out ...

others are summarized.

Your choice.



Your  
Logo goes  
here

## Branch1 Portfolio Analysis as of Sep 30, 2009

Current 30-Sep-09	Annualized Growth Rate	Projected 31-Dec-09	Last Year 31-Dec-08	Previous 31-Dec-07
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### Assets

Cash & Investments	\$362,160	0.0%	\$435,283	\$435,283	\$706,763
Personal Loans	<b>Each of your branches will have one of these statements produced.</b>	-13.7%	\$4,096,078	\$4,746,578	\$5,146,025
Business Loans		60.8%	\$1,598,919	\$994,574	\$1,245,594
LOC PC/Combo		-11.1%	\$5,800,568	\$6,523,323	\$5,782,974
LOC Business		-18.7%	\$1,029,423	\$1,265,491	\$1,116,318
Non-Mtge Allowance	\$0	0.0%	\$0	\$0	\$0
Non-Mortgage Loans	\$12,776,233	-7.4%	\$12,524,988	\$13,529,966	\$13,290,911
First Mtge	\$18,520,957	-4.7%	\$18,295,537	\$19,197,217	\$20,996,426
Commercial Mtge	\$4,426,871	-7.6%	\$4,337,818	\$4,694,029	\$3,028,319
Second Mtge	\$249,831	-0.8%	\$249,335	\$251,321	\$73,715
Variable Mtge	\$1,567,109	22.5%	\$1,642,527	\$1,340,854	\$317,338
Mortgage Loans	\$24,764,768	-3.8%	\$24,525,217	\$25,483,421	\$24,415,797
Fixed Assets	\$1,085,271	-2.4%	\$1,078,511	\$1,105,551	\$1,051,938
Total Assets	\$39,473,590	-4.7%	\$39,059,794	\$41,007,472	\$39,771,549
Assets under Admin	\$3,831,862	-23.5%	\$3,557,978	\$4,653,513	\$2,153,338
Total Assets under Admin	\$43,305,452	-6.7%	\$42,617,772	\$45,660,984	\$41,924,887

### Liabilities & Equities

Loans Payable	\$0	0.0%	\$0	\$0	\$0
Other Liabilities	\$466,000	98.9%	\$532,165	\$267,507	\$293,067
Life Insured Savings	\$81,010	0.0%	\$81,017	\$80,989	\$85,867
Plan 24	\$4,906,674	15.5%	\$5,077,354	\$4,394,636	\$4,217,214
Investment Savings	\$2,292,211	-59.5%	\$1,676,872	\$4,138,227	\$1,471,354
Money Maker	\$0	-133.3%	(\$359)	\$1,077	\$179,368
Combination	\$2,491,459	19.7%	\$2,598,551	\$2,170,184	\$2,397,181
U.S. Savings	\$104,268	119.3%	\$120,678	\$55,041	\$43,909
Personal Chequing	\$3,563,290	6.9%	\$3,621,336	\$3,389,152	\$3,300,335
Business Accounts	\$1,487,261	-43.6%	\$1,246,353	\$2,209,987	\$2,162,396
Term Deposits	\$10,830,666	-3.6%	\$10,729,155	\$11,135,197	\$10,646,150
RRSP	\$8,205,077	10.6%	\$8,406,517	\$7,600,756	\$7,060,689
RRIF	\$1,532,169	-1.9%	\$1,524,903	\$1,553,967	\$1,947,519
Member Deposits	\$35,494,085	-4.5%	\$35,082,376	\$36,729,211	\$33,511,981
Equity & Retained Earn.	\$9,615,472	17.7%	\$9,990,393	\$8,490,709	\$7,329,690
Total Liabilities & Equities	\$45,575,557	0.3%	\$45,604,934	\$45,487,426	\$41,134,738



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## Branch2 Portfolio Analysis as of Sep 30, 2009

Current 30-Sep-09	Annualized Growth Rate	Projected 31-Dec-09	Last Year 31-Dec-08	Previous 31-Dec-07
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### Assets

Cash & Investments	\$219,599	0.0%	\$241,575	\$241,575	\$264,270
Personal Loans	\$1,996,623	-22.6%	\$1,860,467	\$2,405,092	\$2,307,686
Business Loans	\$121,948	-80.7%	\$59,634	\$308,892	\$0
LOC PC/Combo	\$2,685,291	55.7%	\$2,949,086	\$1,893,907	\$1,419,214
LOC Business	\$519,845	49.2%	\$566,566	\$379,685	\$232,701
Non-Mtge Allowance	\$0	0.0%	\$0	\$0	\$0
Non-Mortgage Loans	\$5,323,708	9.0%	\$5,435,752	\$4,987,576	\$3,959,601
First Mtge	\$9,510,008	33.0%	\$10,139,670	\$7,621,024	\$7,455,788
Commercial Mtge	\$667,018	-9.1%	\$650,662	\$716,087	\$912,244
Second Mtge	\$121,482	-38.8%	\$104,877	\$171,296	\$105,738
Variable Mtge	\$894,548	-4.6%	\$883,936	\$926,383	\$0
Mortgage Loans	\$11,193,056	24.8%	\$11,779,144	\$9,434,790	\$8,473,770
Fixed Assets	\$523,654	-3.0%	\$519,584	\$535,862	\$569,824
Total Assets	\$17,281,812	18.2%	\$17,997,044	\$15,224,019	\$13,288,983
Assets under Admin	\$508,126	-77.2%	\$275,427	\$1,206,224	\$1,129,354
Total Assets under Admin	\$17,789,938	11.2%	\$18,272,471	\$16,430,243	\$14,418,337

### Liabilities & Equities

Loans Payable	\$0	0.0%	\$0	\$0	\$0
Other Liabilities	\$125,866	-15.7%	\$120,271	\$142,651	\$121,392
Life Insured Savings	\$13,203	-23.4%	\$12,267	\$16,011	\$21,616
Plan 24	\$1,619,553	35.9%	\$1,734,176	\$1,275,682	\$1,596,575
Investment Savings	\$3,091,754	-66.2%	\$2,074,612	\$6,143,181	\$587,446
Money Maker	\$0	-133.3%	(\$231)	\$693	\$208,089
Combination	\$2,145,389	6.5%	\$2,178,622	\$2,045,689	\$4,791,809
U.S. Savings	\$97,357	194.3%	\$116,601	\$39,625	\$53,876
Personal Chequing	\$1,459,204	12.5%	\$1,501,032	\$1,333,721	\$1,263,752
Business Accounts	\$420,122	-44.3%	\$350,511	\$628,955	\$1,942,658
Term Deposits	\$3,969,791	10.4%	\$4,065,176	\$3,683,637	\$3,430,300
RRSP	\$4,413,351	8.2%	\$4,498,518	\$4,157,853	\$3,701,164
RRIF	\$1,314,075	2.1%	\$1,320,788	\$1,293,936	\$1,531,573
Member Deposits	\$18,543,800	-13.4%	\$17,852,072	\$20,618,983	\$19,128,857
Equity & Retained Earn.	\$5,402,099	9.7%	\$5,524,722	\$5,034,228	\$4,586,144
Total Liabilities & Equities	\$24,071,765	-8.9%	\$23,497,066	\$25,795,862	\$23,836,392



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## Branch3 Portfolio Analysis as of Sep 30, 2009

Current 30-Sep-09	Annualized Growth Rate	Projected 31-Dec-09	Last Year 31-Dec-08	Previous 31-Dec-07
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### Assets

Cash & Investments	\$444,996	0.0%	\$429,112	\$429,112	\$421,603
Personal Loans	\$2,524,262	-29.1%	\$2,289,349	\$3,229,000	\$3,632,773
Business Loans	\$5,617	-74.0%	\$3,282	\$12,624	\$80,688
LOC PC/Combo	\$3,660,482	42.1%	\$3,953,149	\$2,782,481	\$2,216,409
LOC Business	\$649,863	20.2%	\$678,304	\$564,537	\$541,257
Non-Mtge Allowance	\$0	0.0%	\$0	\$0	\$0
Non-Mortgage Loans	\$6,840,224	5.1%	\$6,924,085	\$6,588,642	\$6,471,127
First Mtge	\$8,163,737	48.0%	\$8,884,333	\$6,001,948	\$6,034,744
Commercial Mtge	\$1,745,099	131.8%	\$2,034,250	\$877,644	\$590,442
Second Mtge	\$216,916	166.2%	\$257,036	\$96,555	\$131,623
Variable Mtge	\$288,067	34.4%	\$307,754	\$229,005	\$0
Mortgage Loans	\$10,413,818	59.4%	\$11,483,374	\$7,205,152	\$6,756,810
Fixed Assets	\$322,637	-7.7%	\$316,090	\$342,278	\$360,385
Total Assets	\$18,036,122	31.5%	\$19,166,770	\$14,580,642	\$14,027,699
Assets under Admin	\$2,055,230	-44.0%	\$1,717,751	\$3,067,668	\$1,472,118
Total Assets under Admin	\$20,091,353	18.3%	\$20,884,521	\$17,648,310	\$15,499,817

### Liabilities & Equities

Loans Payable	\$0	0.0%	\$0	\$0	\$0
Other Liabilities	\$213,573	-7.3%	\$209,440	\$225,974	\$234,929
Life Insured Savings	\$34,352	0.0%	\$34,352	\$34,352	\$34,352
Plan 24	\$2,877,947	35.7%	\$3,080,603	\$2,269,979	\$2,096,726
Investment Savings	\$2,094,659	-34.6%	\$1,849,978	\$2,828,700	\$565,675
Money Maker	\$0	0.0%	\$0	\$0	\$50,712
Combination	\$609,345	48.1%	\$663,190	\$447,811	\$561,328
U.S. Savings	\$58,377	9.8%	\$59,713	\$54,367	\$53,998
Personal Chequing	\$1,350,409	-24.1%	\$1,251,180	\$1,648,097	\$1,547,529
Business Accounts	\$573,503	5.3%	\$580,873	\$551,393	\$916,249
Term Deposits	\$9,673,723	14.4%	\$9,987,383	\$8,732,743	\$7,552,194
RRSP	\$4,585,620	15.0%	\$4,739,865	\$4,122,887	\$3,749,682
RRIF	\$475,643	20.4%	\$496,640	\$412,655	\$441,381
Member Deposits	\$22,333,579	7.8%	\$22,743,777	\$21,102,983	\$17,569,826
Equity & Retained Earn.	\$3,783,712	8.3%	\$3,857,560	\$3,562,166	\$3,201,485
Total Liabilities & Equities	\$26,330,864	7.7%	\$26,810,777	\$24,891,123	\$21,006,240



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## Branch4 Portfolio Analysis as of Sep 30, 2009

Current 30-Sep-09	Annualized Growth Rate	Projected 31-Dec-09	Last Year 31-Dec-08	Previous 31-Dec-07
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### Assets

Cash & Investments	\$120,720	0.0%	\$145,094	\$145,094	\$235,588
Personal Loans	\$1,419,568	-13.7%	\$1,365,359	\$1,582,193	\$1,715,342
Business Loans	\$482,611	60.8%	\$532,973	\$331,525	\$415,198
LOC PC/Combo	\$1,993,752	-11.1%	\$1,933,523	\$2,174,441	\$1,927,658
LOC Business	\$362,813	-18.7%	\$343,141	\$421,830	\$372,106
Non-Mtge Allowance	\$0	0.0%	\$0	\$0	\$0
Non-Mortgage Loans	\$4,258,744	-7.4%	\$4,174,996	\$4,509,989	\$4,430,304
First Mtge	\$6,173,652	-4.7%	\$6,098,512	\$6,399,072	\$6,998,809
Commercial Mtge	\$1,475,624	-7.6%	\$1,445,939	\$1,564,676	\$1,009,440
Second Mtge	\$83,277	-0.8%	\$83,112	\$83,774	\$24,572
Variable Mtge	\$522,370	22.5%	\$547,509	\$446,951	\$105,779
Mortgage Loans	\$8,254,923	-3.8%	\$8,175,072	\$8,494,474	\$8,138,599
Fixed Assets	\$361,757	-2.4%	\$359,504	\$368,517	\$350,646
Total Assets	\$13,157,863	-4.7%	\$13,019,931	\$13,669,157	\$13,257,183
Assets under Admin	\$508,126	-77.2%	\$275,427	\$1,206,224	\$1,129,354
Total Assets under Admin	\$13,665,990	-10.6%	\$13,295,358	\$14,875,381	\$14,386,537

### Liabilities & Equities

Loans Payable	\$0	0.0%	\$0	\$0	\$0
Other Liabilities	\$155,333	98.9%	\$177,388	\$89,169	\$97,689
Life Insured Savings	\$27,003	0.0%	\$27,006	\$26,996	\$28,622
Plan 24	\$1,635,558	15.5%	\$1,692,451	\$1,464,879	\$1,405,738
Investment Savings	\$764,070	-59.5%	\$558,957	\$1,379,409	\$490,451
Money Maker	\$0	-133.3%	(\$120)	\$359	\$59,789
Combination	\$830,486	19.7%	\$866,184	\$723,395	\$799,060
U.S. Savings	\$34,756	119.3%	\$40,226	\$18,347	\$14,636
Personal Chequing	\$1,187,763	6.9%	\$1,207,112	\$1,129,717	\$1,100,112
Business Accounts	\$495,754	-43.6%	\$415,451	\$736,662	\$720,799
Term Deposits	\$3,610,222	-3.6%	\$3,576,385	\$3,711,732	\$3,548,717
RRSP	\$2,735,026	10.6%	\$2,802,172	\$2,533,585	\$2,353,563
RRIF	\$510,723	-1.9%	\$508,301	\$517,989	\$649,173
Member Deposits	\$11,831,362	-4.5%	\$11,694,125	\$12,243,070	\$11,170,660
Equity & Retained Earn.	\$3,205,157	17.7%	\$3,330,131	\$2,830,236	\$2,443,230
Total Liabilities & Equities	\$15,191,852	0.3%	\$15,201,645	\$15,162,475	\$13,711,579

See the 12 month trends for all your ratios.

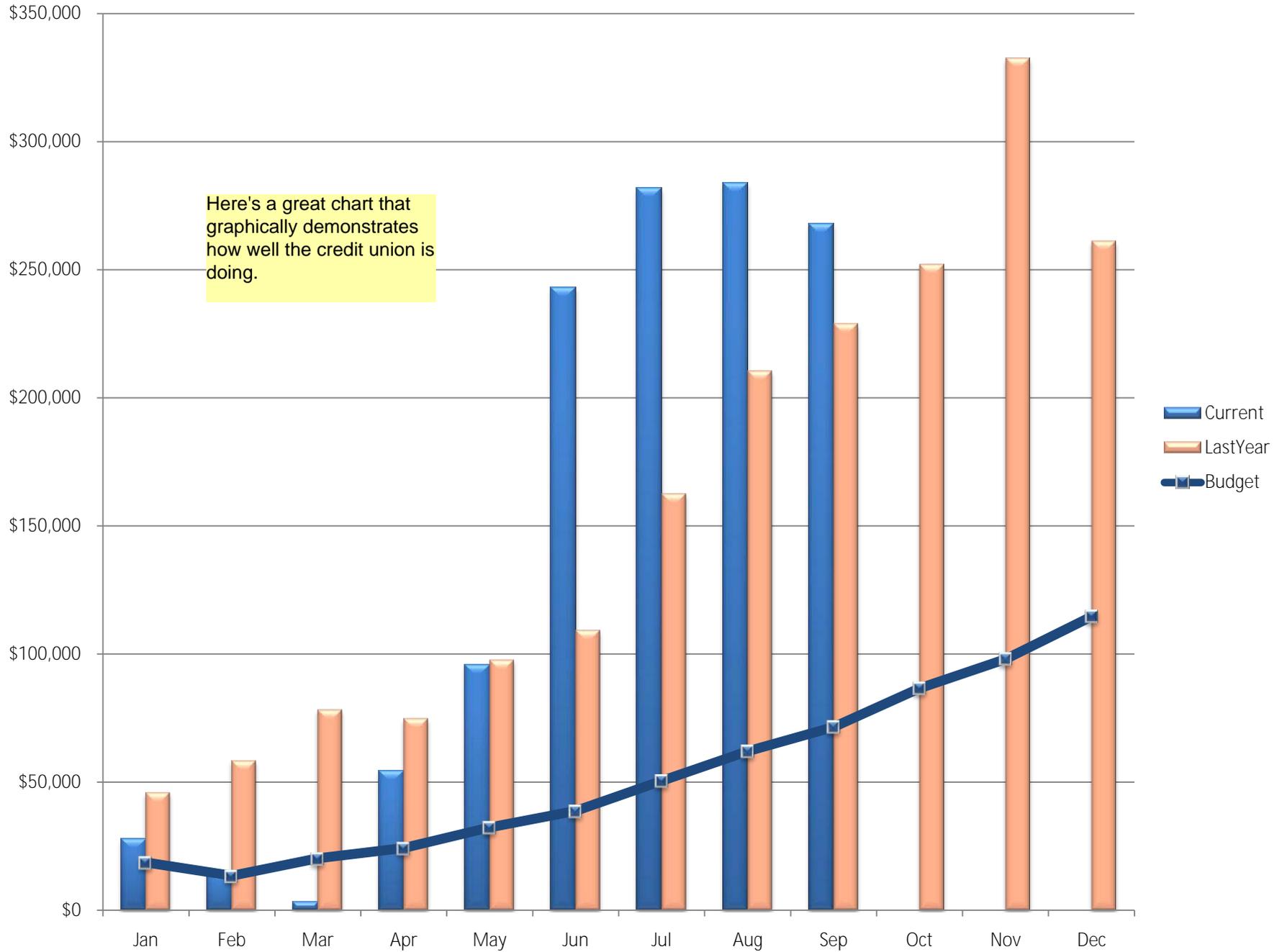
Other ratios possible.



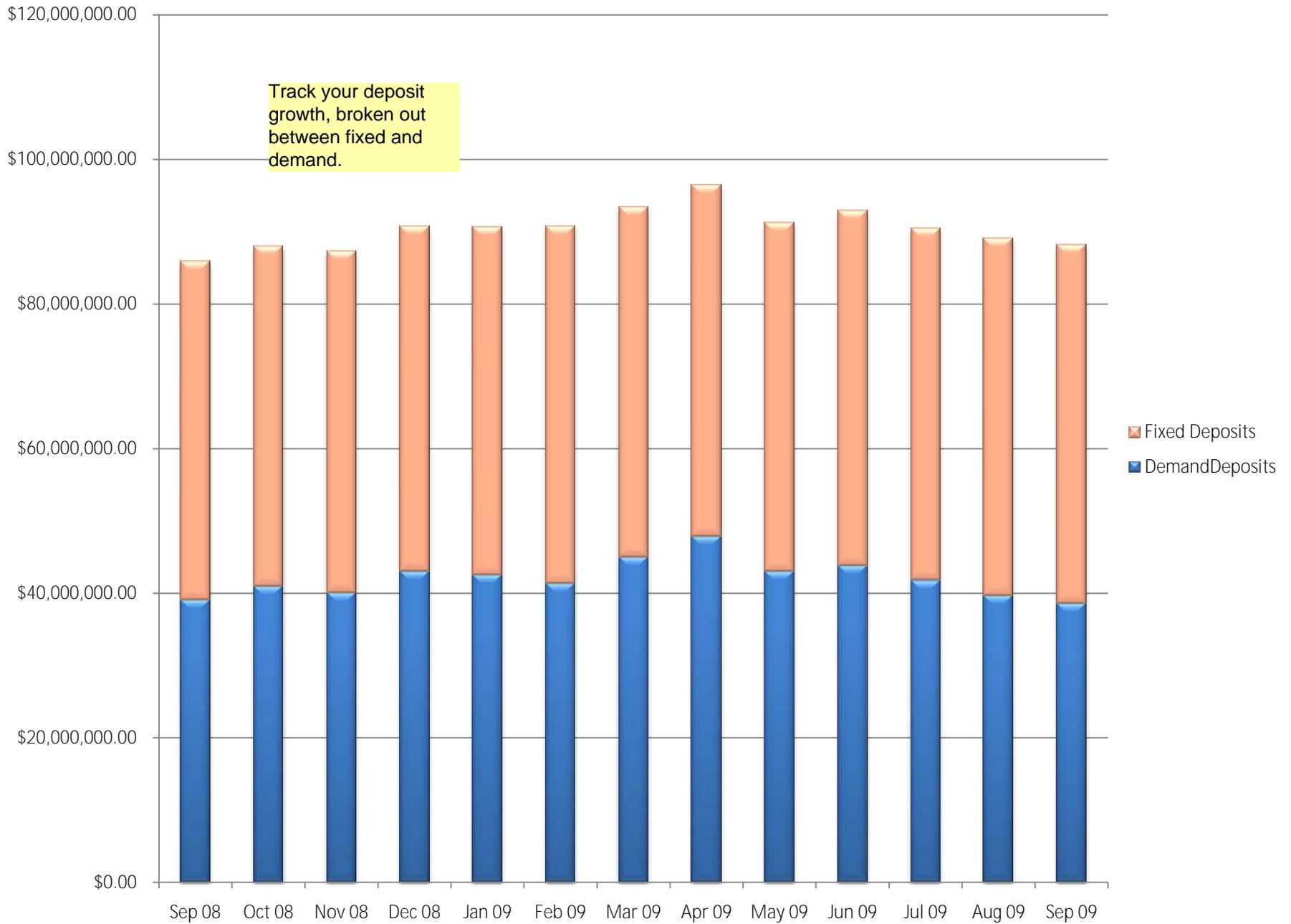
## Key Ratios Report as of Sep 30, 2009

	Sep 08	Oct 08	Nov 08	Dec 08	Jan 09	Feb 09	Mar 09	Apr 09	May 09	Jun 09	Jul 09	Aug 09	Sep 09
Capital Ratio	6.31%	6.34%	6.31%	6.47%	6.59%	6.56%	6.20%	6.10%	6.32%	6.49%	6.49%	6.56%	6.59%
Liquidity	9.94%	8.94%	8.97%	9.77%	9.58%	8.99%	11.27%	11.97%	9.66%	11.40%	12.83%	11.87%	11.70%
Return on Av Assets	0.31%	0.30%	0.36%	0.27%	0.34%	0.09%	0.01%	0.16%	0.22%	0.47%	0.47%	0.41%	0.35%
Return on Av Capital	4.86%	4.79%	5.68%	4.14%	5.21%	1.42%	0.21%	2.54%	3.52%	7.42%	7.33%	6.38%	5.35%
<u>Annualized as a Percent of Average Assets</u>													
Gross Margin	4.23%	4.24%	4.19%	4.35%	4.17%	3.99%	3.88%	3.91%	3.98%	4.32%	4.34%	4.27%	4.26%
Other Income	0.95%	0.96%	0.96%	1.04%	1.11%	1.01%	0.88%	0.90%	0.88%	1.23%	1.19%	1.15%	1.12%
Financial Margin	3.28%	3.28%	3.23%	3.30%	3.06%	2.98%	3.00%	3.01%	3.10%	3.09%	3.14%	3.12%	3.14%
Personnel Costs	1.91%	1.92%	1.82%	2.01%	1.88%	1.91%	1.93%	1.87%	1.89%	1.92%	1.92%	1.91%	1.92%
Net Income	0.31%	0.30%	0.36%	0.27%	0.34%	0.09%	0.01%	0.16%	0.22%	0.47%	0.47%	0.41%	0.35%
<u>Percent of Average Assets</u>													
Loans	14.22%	14.34%	13.79%	13.91%	13.62%	14.15%	13.91%	13.30%	13.32%	12.91%	12.61%	12.12%	11.87%
Mortgages	52.09%	53.94%	53.83%	51.75%	51.79%	51.64%	50.88%	53.37%	53.49%	52.02%	52.03%	51.98%	52.88%
Borrowings	8.78%	6.45%	8.02%	0.98%	2.12%	2.70%	2.79%	3.73%	6.02%	3.41%	6.79%	6.74%	6.78%
Invest. Savings	9.48%	11.83%	11.44%	14.41%	13.84%	13.51%	13.48%	10.46%	11.17%	11.42%	8.56%	7.50%	7.43%
Deposits	86.11%	88.58%	86.96%	92.72%	91.30%	92.15%	92.96%	93.49%	89.17%	90.52%	87.78%	85.90%	85.39%
Assets under Admin	6.73%	6.56%	6.28%	10.71%	10.09%	10.19%	9.75%	5.78%	5.77%	7.67%	7.46%	7.39%	7.43%
<u>YTD Growth</u>													
Loans	(2.49%)	(2.10%)	(4.81%)	(6.41%)	(0.67%)	2.30%	2.63%	0.87%	0.25%	(2.64%)	(4.53%)	(7.60%)	(9.94%)
Mortgages	8.68%	12.11%	13.10%	5.93%	1.58%	0.42%	0.92%	8.81%	8.22%	5.50%	5.94%	6.59%	7.92%
Borrowings	38.89%	1.67%	27.78%	(84.76%)	118.75%	177.08%	191.67%	301.04%	541.67%	264.58%	629.17%	629.17%	629.17%
Invest. Savings	224.43%	303.55%	294.45%	383.81%	(2.48%)	(5.63%)	(3.94%)	(23.39%)	(18.83%)	(16.78%)	(37.39%)	(44.78%)	(45.51%)
Deposits	5.50%	8.10%	7.29%	11.44%	(0.06%)	0.00%	2.91%	6.37%	0.68%	2.47%	(0.25%)	(1.70%)	(2.75%)
Portfolio	5.75%	8.40%	8.00%	7.80%	0.42%	0.34%	2.24%	6.68%	3.10%	3.01%	1.40%	0.49%	0.11%
Assets	7.97%	7.82%	8.97%	4.27%	1.21%	1.60%	3.07%	7.46%	4.55%	3.95%	4.78%	3.63%	2.80%
Tot Ass. under Admin	8.76%	8.42%	9.31%	8.97%	0.68%	1.05%	2.15%	2.67%	(0.02%)	1.22%	1.81%	0.75%	(0.00%)

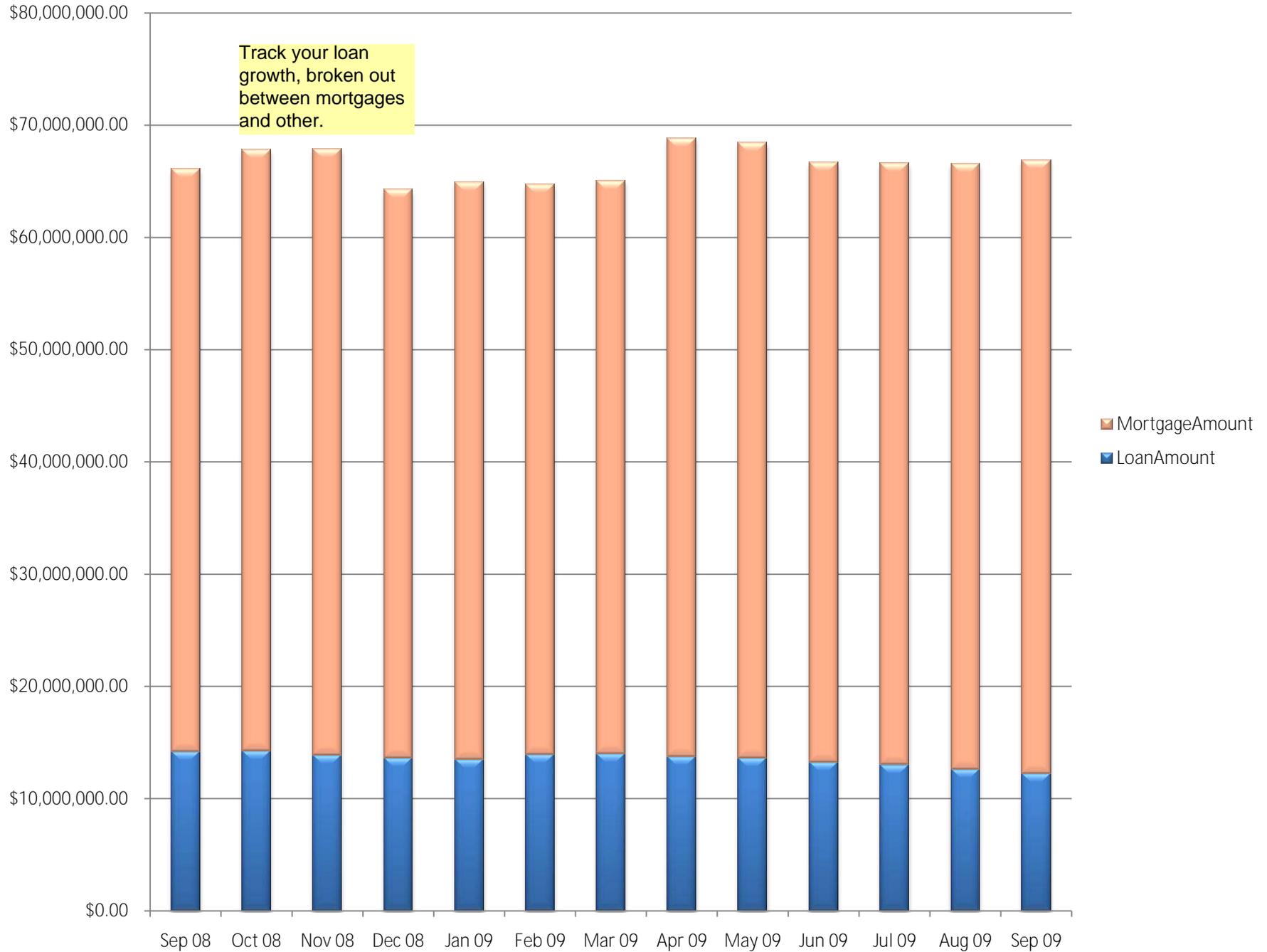
# Net Income



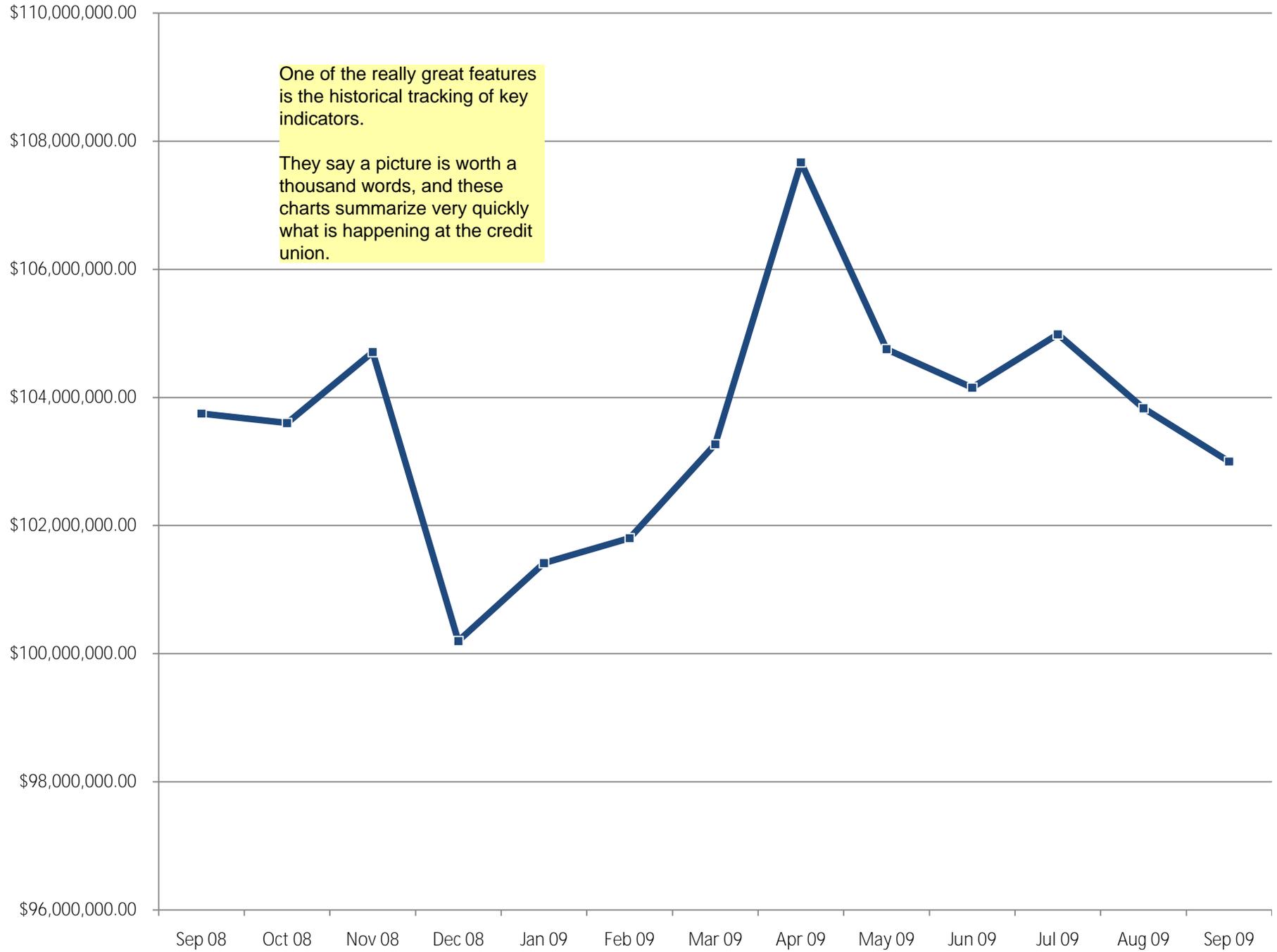
# Member Deposits



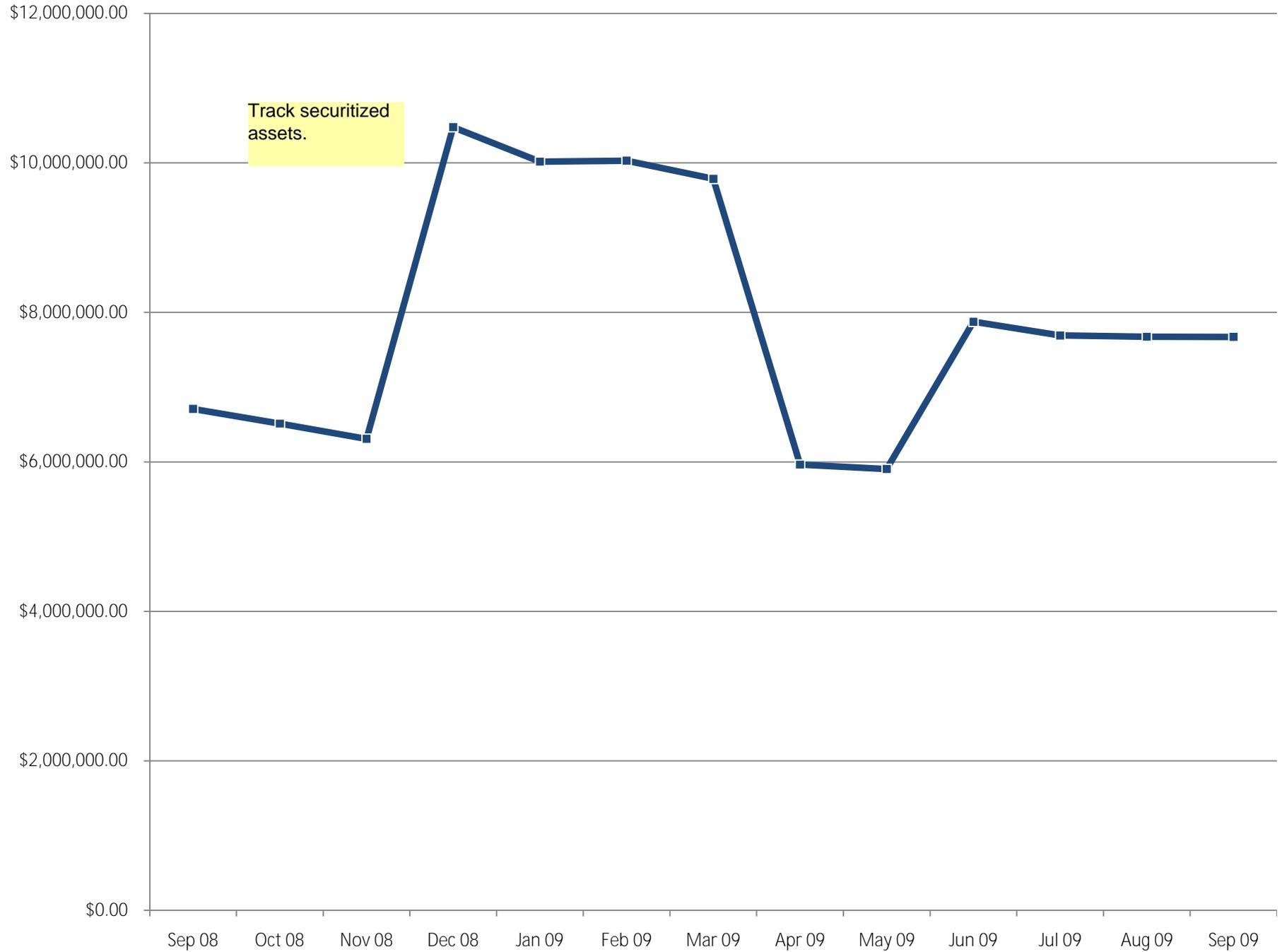
# Member Loans



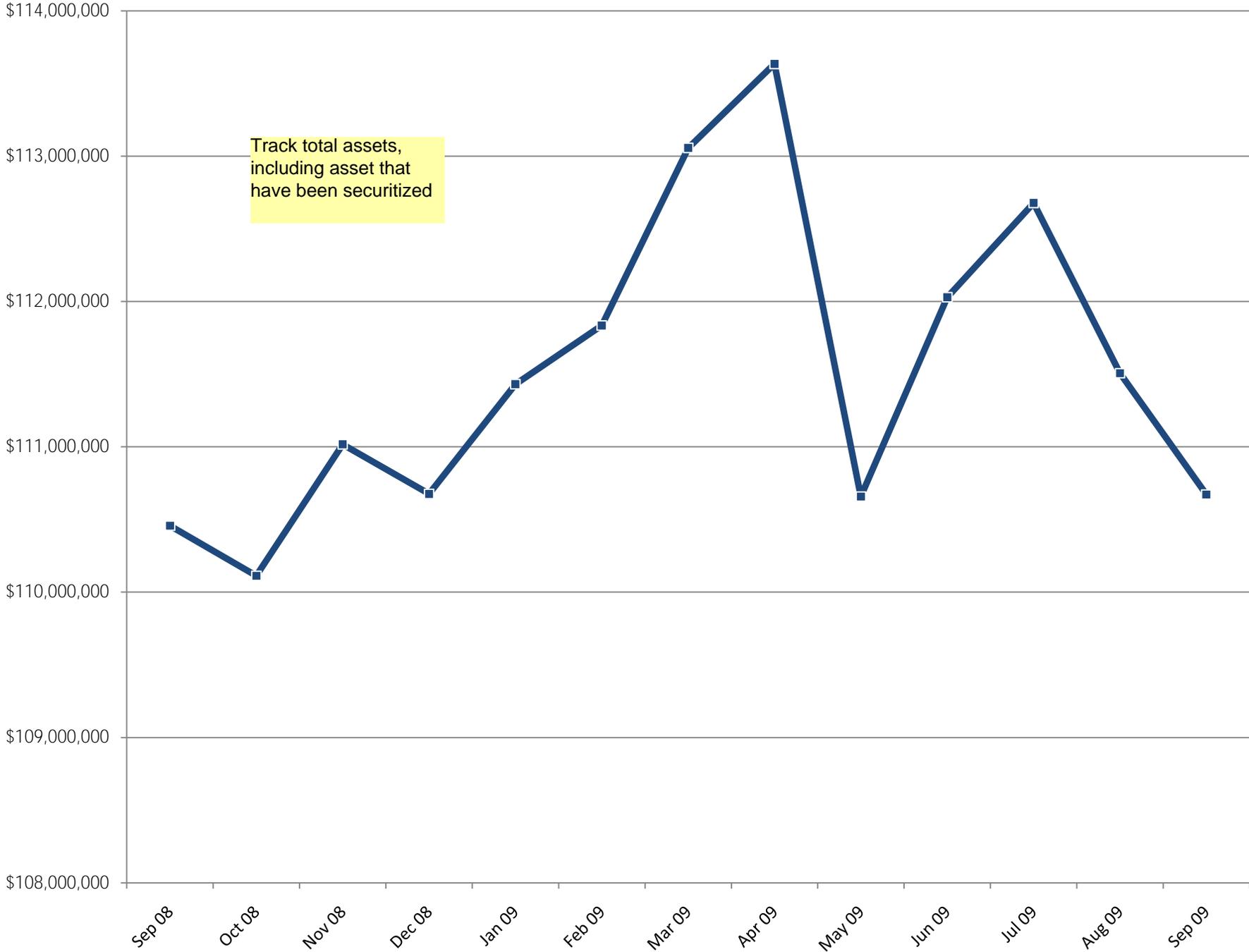
# Total Assets



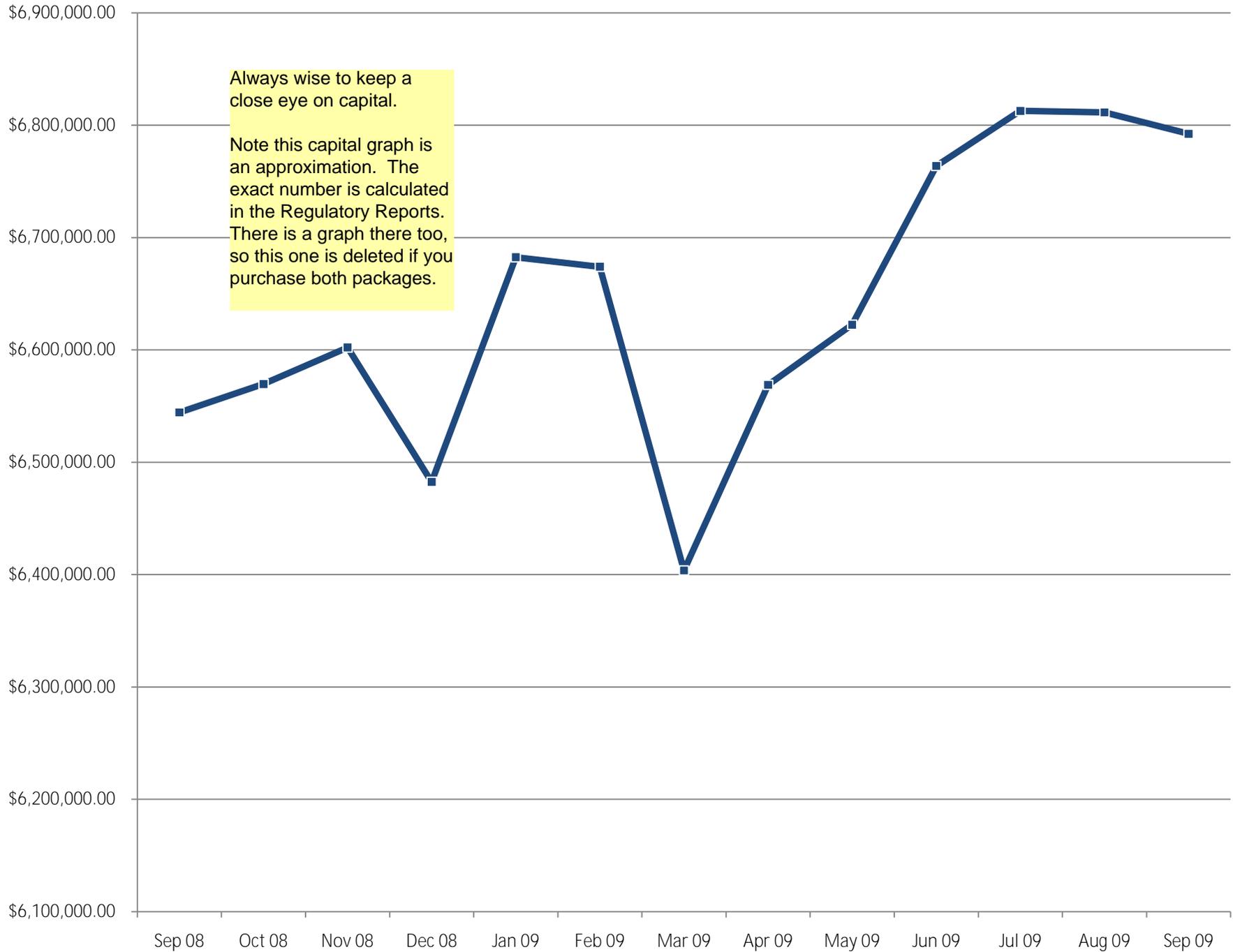
# Assets under Administration



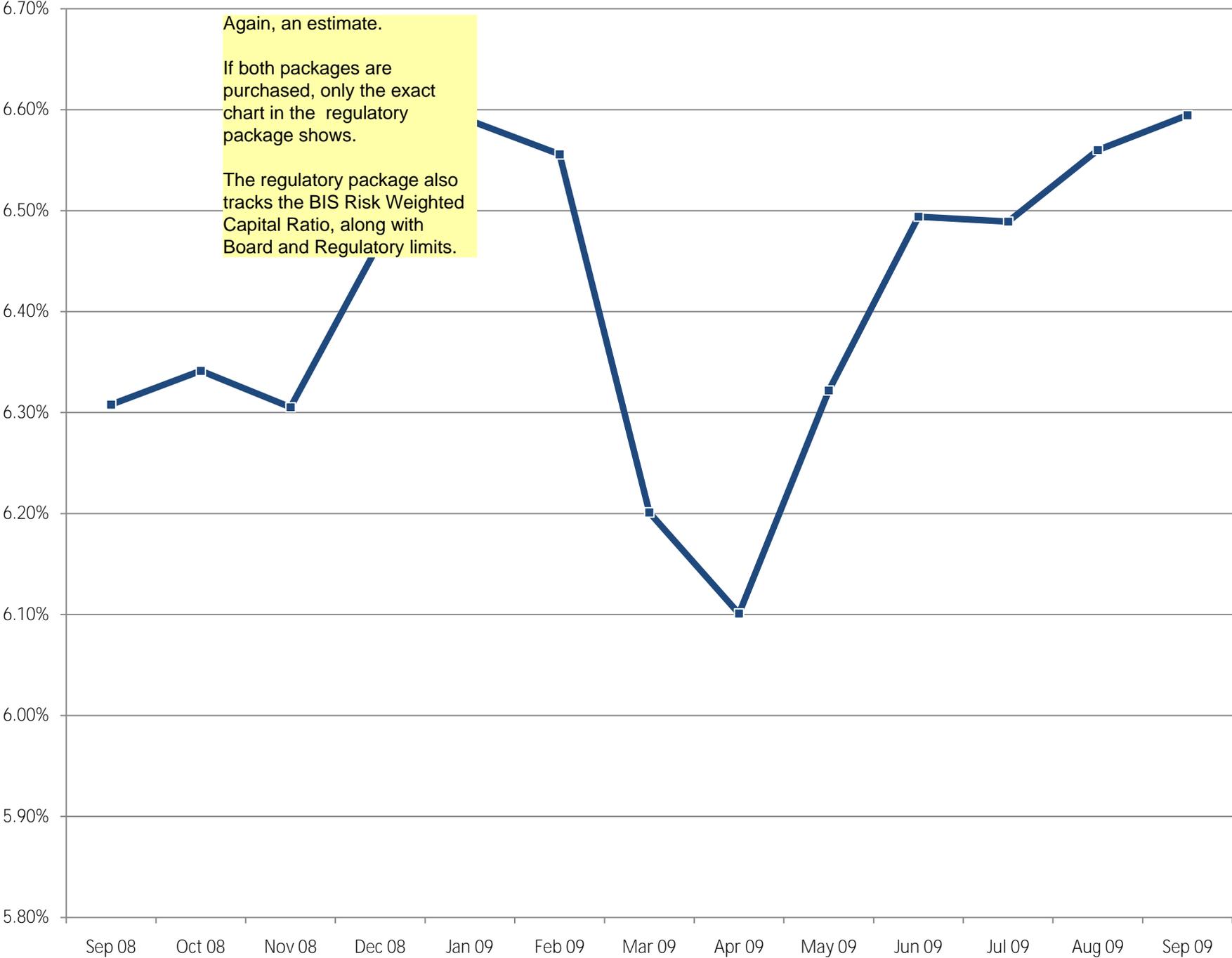
# Total Assets under Administration



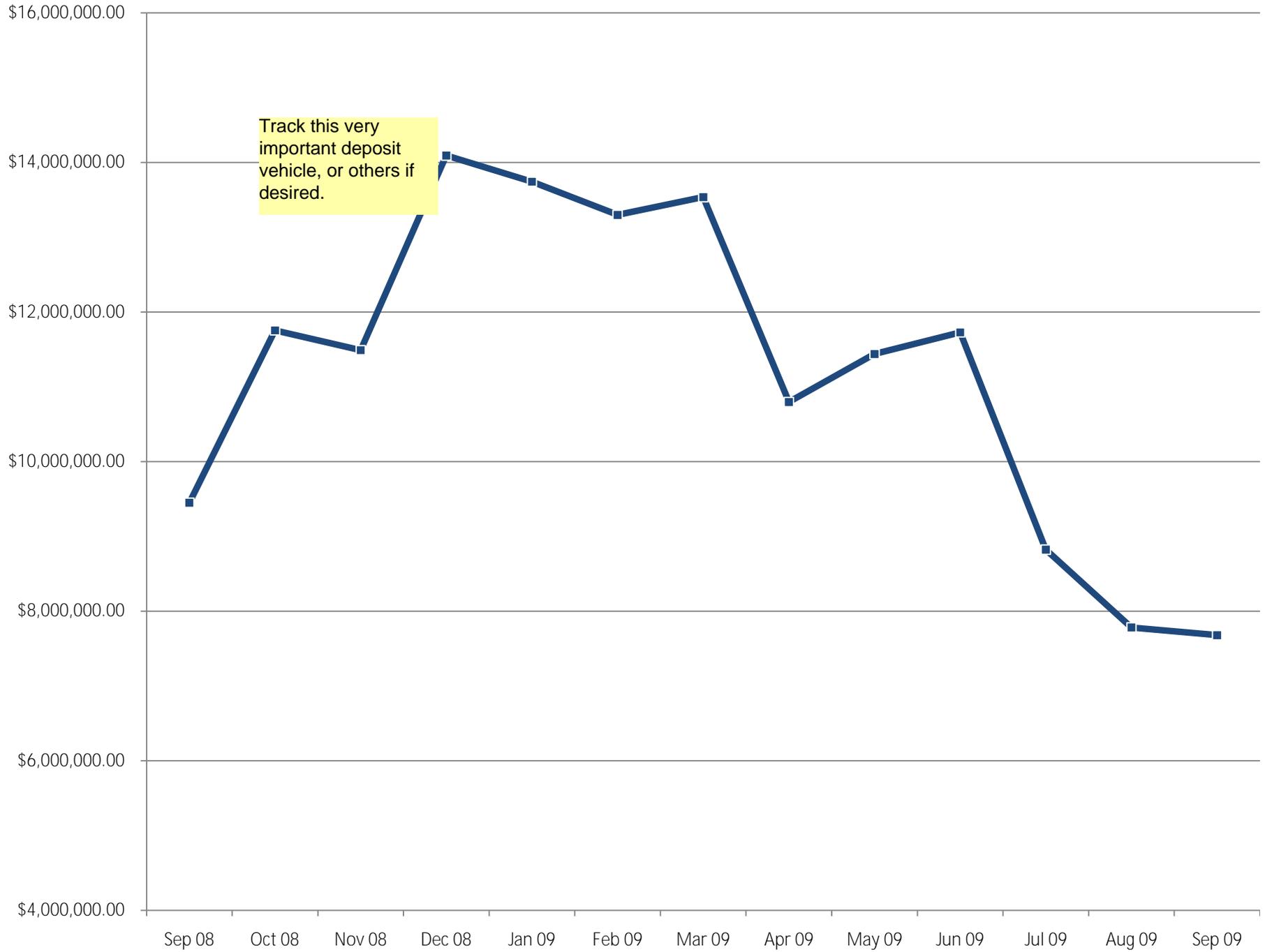
# Estimated Capital



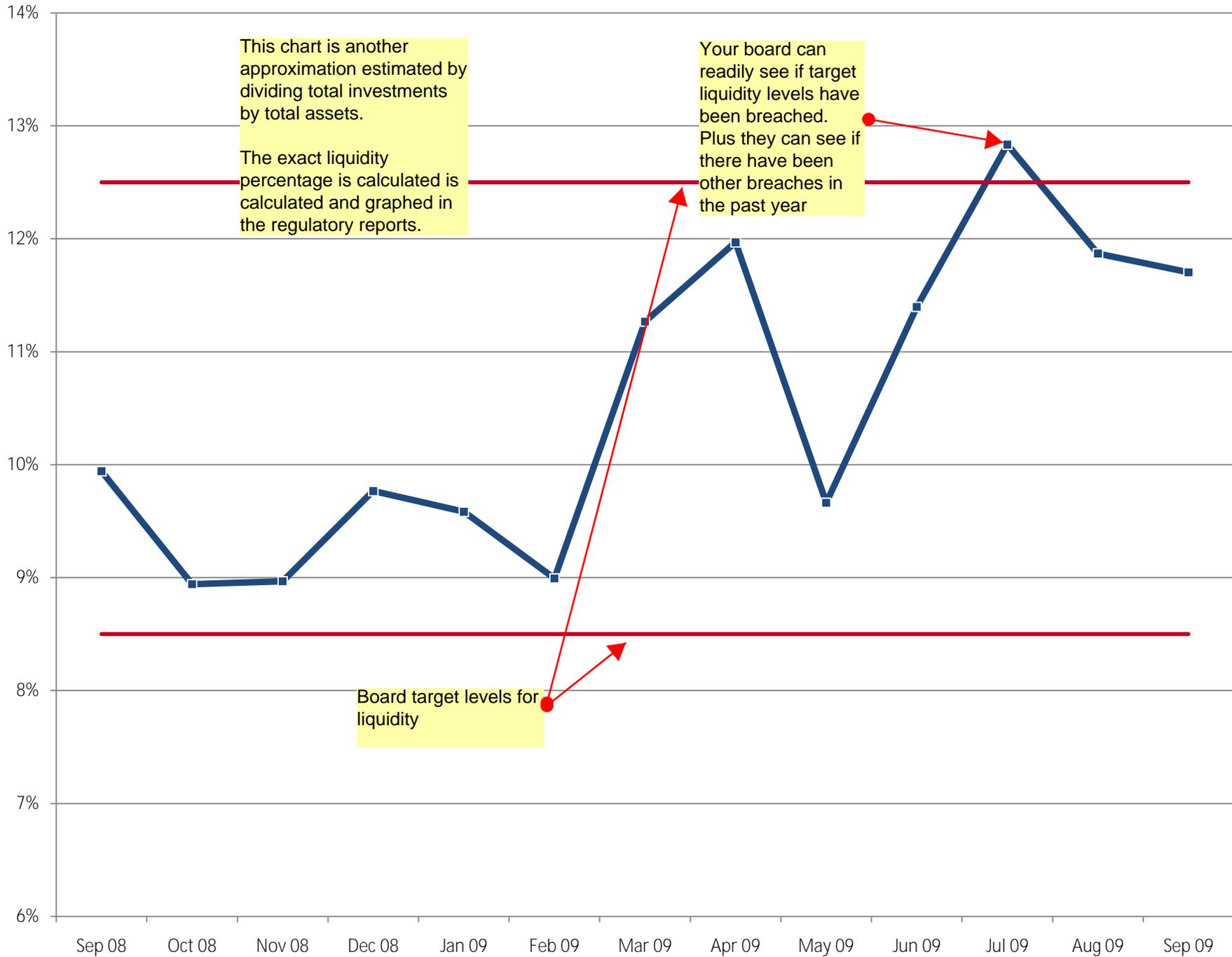
# Estimated Capital Ratio



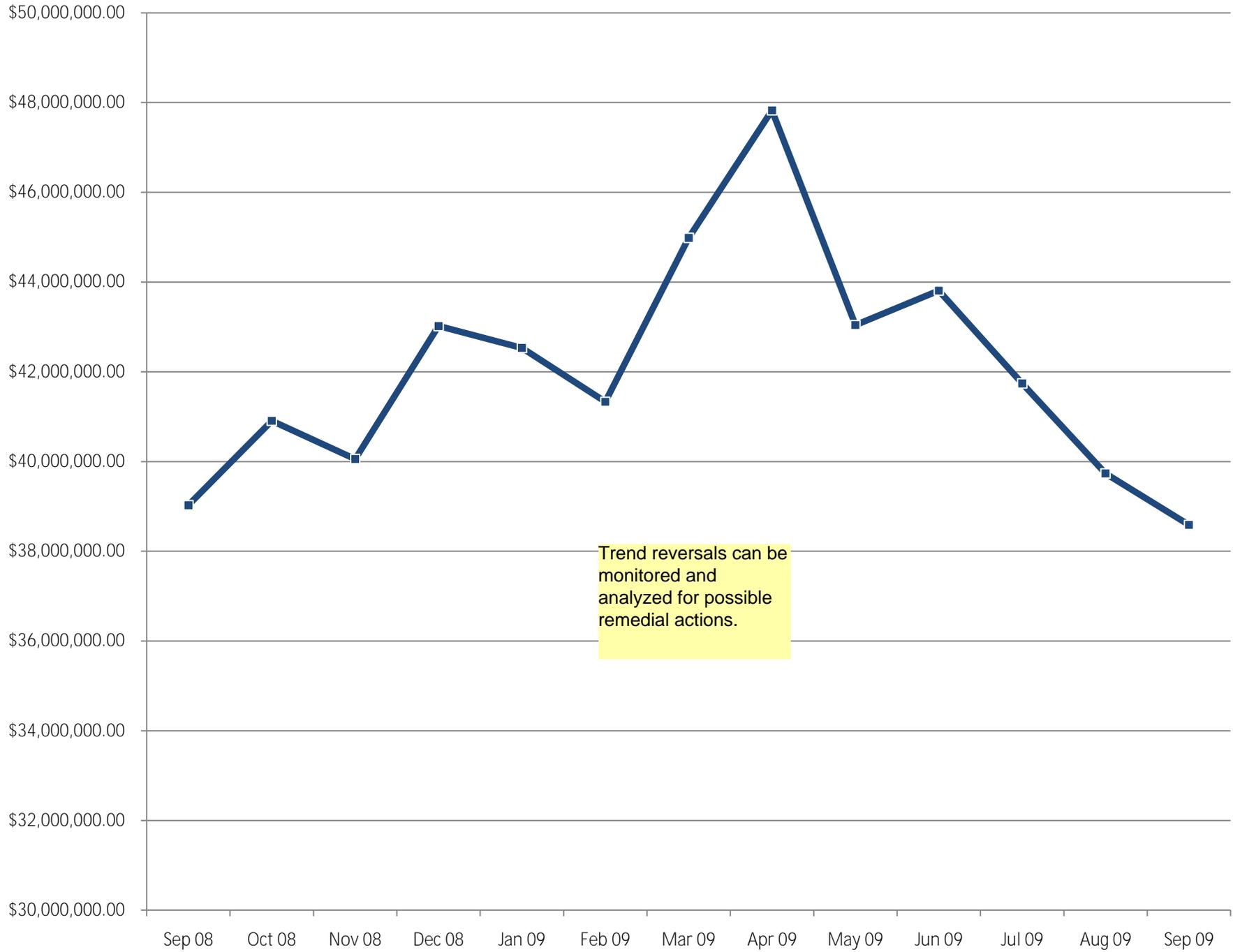
# Investment Savings



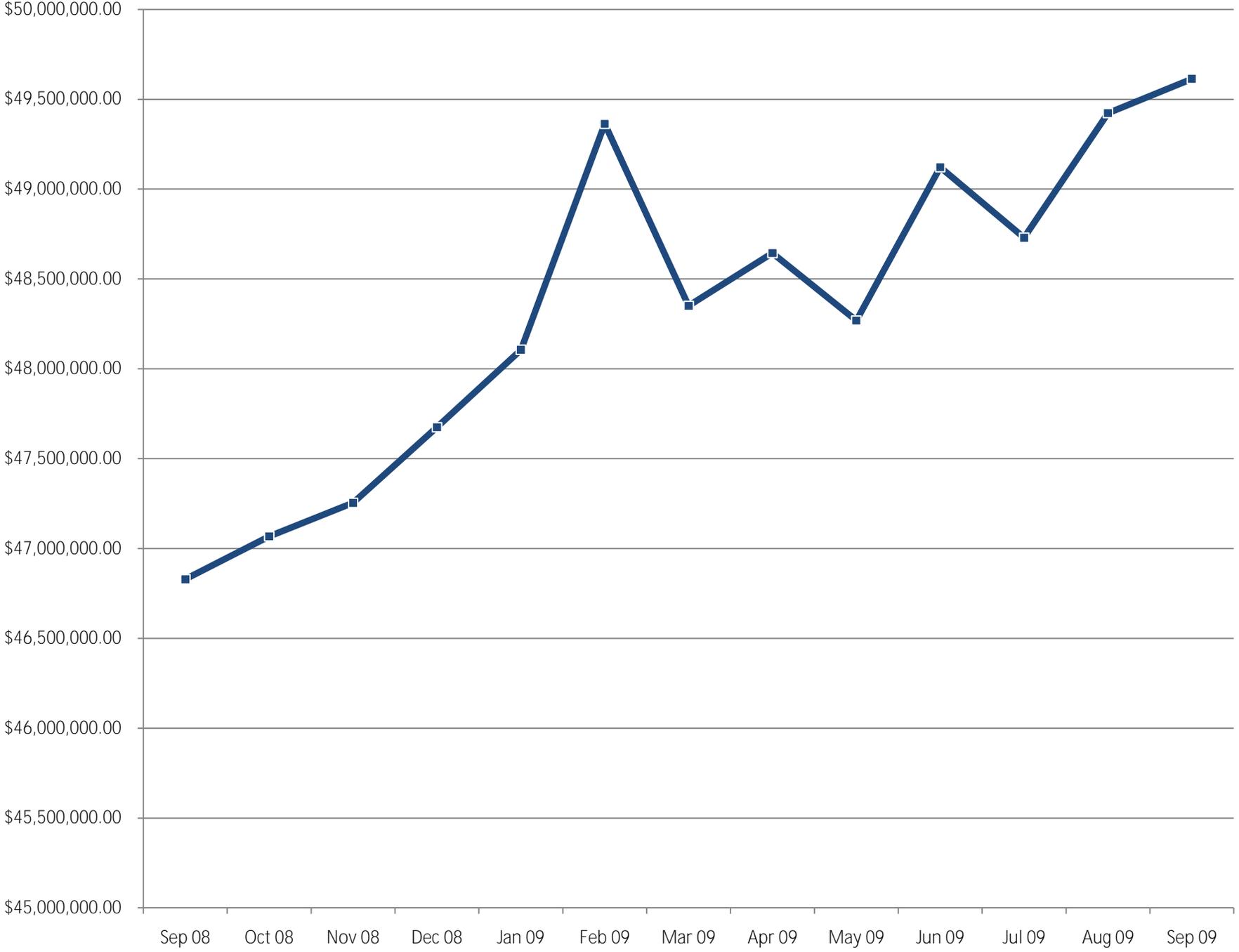
# Estimated Liquidity



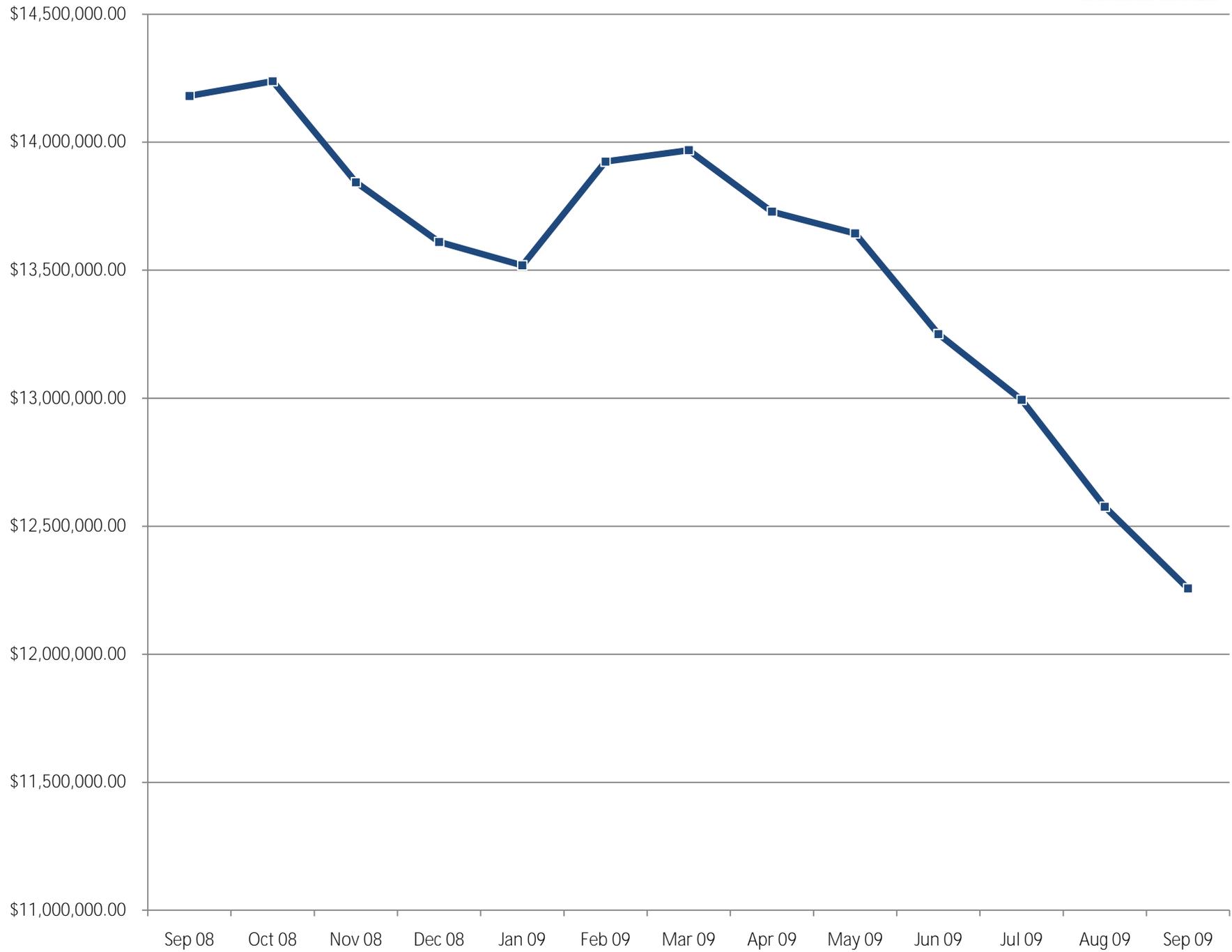
# Demand Deposits



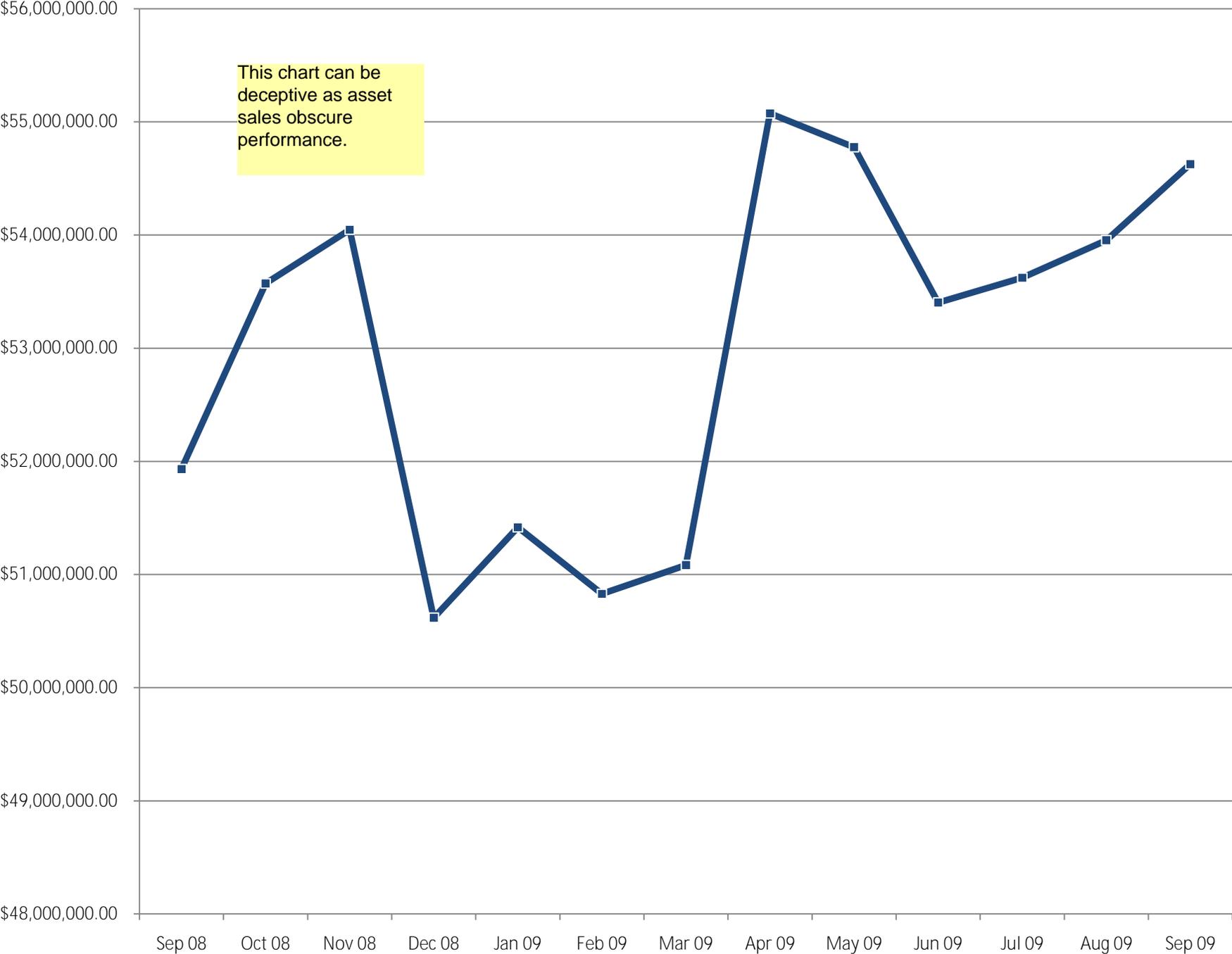
# Fixed Deposits



# Loans



# Mortgages



# Mortgages plus AUA

