



Sample Credit Union

	Jan-07	Feb-07	Mar-07	Apr-07	May-07	Jun-07	Jul-07	Aug-07	Sep-07	Oct-07	Nov-07	Dec-07
Forecasted Liquidity Positions												
Beginning Overnight	31,785	32,638	32,886	33,670	34,158	(24,707)	(23,677)	(22,886)	(21,592)	(60,940)	(59,867)	(58,873)
Net Cash Inflow/Outflow	853	247	785	488	(58,865)	1,030	791	1,294	(39,348)	1,073	993	(49,101)
Total Liquidity Position	32,638	32,886	33,670	34,158	(24,707)	(23,677)	(22,886)	(21,592)	(60,940)	(59,867)	(58,873)	(107,975)

	Jan-07	Feb-07	Mar-07	Apr-07	May-07	Jun-07	Jul-07	Aug-07	Sep-07	Oct-07	Nov-07	Dec-07
Coverage Ratios												
Loan to Asset Ratio	87.77%	87.92%	88.07%	88.25%	88.69%	88.87%	89.02%	89.21%	88.56%	88.79%	89.05%	89.31%
Borrowing to Total Shares and Liability:	10.75%	10.74%	10.75%	10.73%	1.10%	1.12%	1.13%	1.17%	-3.45%	-3.41%	-3.38%	-10.36%
(Cash + Overnight) / Total Assets	4.79%	4.77%	4.67%	4.54%	0.29%	0.72%	0.47%	0.34%	-0.89%	-1.55%	-1.70%	-4.87%
Operating Expense Coverage	21	21	20	20	1	3	2	1	(4)	(7)	(8)	(22)
Deposit Coverage	6.11%	6.09%	5.97%	5.80%	0.36%	0.91%	0.59%	0.43%	-1.14%	-1.97%	-2.16%	-6.21%

	Jan-07	Feb-07	Mar-07	Apr-07	May-07	Jun-07	Jul-07	Aug-07	Sep-07	Oct-07	Nov-07	Dec-07
Monthly Balances												
Total Consumer Loans	1,193,138	1,192,784	1,192,602	1,192,815	1,187,330	1,190,213	1,193,146	1,196,128	1,199,619	1,203,526	1,207,847	1,212,579
Sold Consumer Loan:	-	-	-	-	-	-	-	-	-	-	-	-
Net Consumer Loans	1,193,138	1,192,784	1,192,602	1,192,815	1,187,330	1,190,213	1,193,146	1,196,128	1,199,619	1,203,526	1,207,847	1,212,579
Total Mortgage loans	208,606	211,975	215,345	218,718	222,109	226,306	230,277	234,364	238,453	242,544	246,638	250,733
Sold Mortgage Loans	-	-	-	-	-	-	-	-	-	-	-	-
Net Mortgage Loans	208,606	211,975	215,345	218,718	222,109	226,306	230,277	234,364	238,453	242,544	246,638	250,733
Total Commercial Loan:	-	-	-	-	-	-	-	-	-	-	-	-
Sold Commercial Loan:	-	-	-	-	-	-	-	-	-	-	-	-
Net Commercial Loans	-	-	-	-	-	-	-	-	-	-	-	-
Total Loans	1,384,824	1,388,038	1,391,427	1,395,213	1,393,166	1,400,293	1,407,244	1,414,360	1,421,987	1,430,033	1,438,494	1,447,367
Sold Loans	-	-	-	-	-	-	-	-	-	-	-	-
Net Total Loans	1,384,824	1,388,038	1,391,427	1,395,213	1,393,166	1,400,293	1,407,244	1,414,360	1,421,987	1,430,033	1,438,494	1,447,367
Total Investments	113,742	113,555	113,555	113,555	113,528	108,512	108,509	108,406	103,405	103,406	103,405	103,405
Sold Investments	-	-	-	-	-	-	-	-	-	-	-	-
Net Total Investments	113,742	113,555	113,555	113,555	113,528	108,512	108,509	108,406	103,405	103,406	103,405	103,405
Total Assets	1,577,783	1,578,785	1,579,848	1,581,054	1,570,896	1,575,655	1,580,813	1,585,497	1,605,629	1,610,512	1,615,376	1,620,525
Total Non-maturity Deposit:	699,121	699,121	699,121	699,121	701,731	704,343	706,952	709,562	712,173	714,782	717,392	720,004
Total Term Deposits	538,291	538,291	538,292	538,293	539,841	541,385	542,930	544,474	546,020	547,569	549,120	550,672
Total Deposits	1,237,412	1,237,413	1,237,414	1,237,414	1,241,572	1,245,728	1,249,882	1,254,036	1,258,193	1,262,351	1,266,512	1,270,676
Total Borrowing	150,000	150,000	150,000	150,000	75,000	75,000	75,000	75,000	50,000	50,000	50,000	-
Total Liabilities	1,394,729	1,394,963	1,394,846	1,395,026	1,383,716	1,387,508	1,391,538	1,395,065	1,414,237	1,417,989	1,421,823	1,425,756

	Jan-07	Feb-07	Mar-07	Apr-07	May-07	Jun-07	Jul-07	Aug-07	Sep-07	Oct-07	Nov-07	Dec-07
Monthly investment cashflow and operating expense:												
New investments	-	1,515	1,583	1,652	1,706	4,671	1,796	1,820	3,976	1,843	1,957	3,162
Cumulative New investment:	-	1,515	3,098	4,751	6,457	11,127	12,923	14,743	18,719	20,562	22,519	25,681
Operating Expenses	3,632	3,632	3,632	3,632	3,632	3,632	3,632	3,632	3,632	3,632	3,632	3,632

Policy Limits of Sample Credit Union	
Loan to Asset Ratio	N/A
Borrowing to Total Shares and Liability:	N/A
(Cash + Overnight) / Total Assets	N/A
Operating Expense Coverage	N/A
Deposit Coverage	N/A

Operating Expense Coverage = (Cash balance +Overnight balance + New investment made in investment portfolio) / (monthly operating expens
 Deposit Coverage = (Cash balance +Overnight balace + New investment made in investment portfolio) / (monthly ending total deposit balan



Sample Credit Union

	Jan-07	Feb-07	Mar-07	Apr-07	May-07	Jun-07	Jul-07	Aug-07	Sep-07	Oct-07	Nov-07	Dec-07
Cash Flow Breakdown:												
Assets:												
Loan Products:												
Cash inflow (scheduled principal and prepayment)	34,288	34,064	35,463	36,806	38,271	39,084	40,368	41,788	43,585	45,509	47,394	49,237
Cash outflow (new loans)	(32,860)	(37,278)	(38,652)	(40,592)	(36,224)	(46,211)	(47,318)	(48,905)	(51,212)	(53,554)	(55,855)	(58,111)
Net Cash inflow (principal)	1,428	(3,214)	(3,389)	(3,786)	2,047	(7,127)	(6,950)	(7,117)	(7,627)	(8,045)	(8,461)	(8,874)
Cash inflow (interest income)	7,185	6,447	7,181	6,948	7,186	6,952	7,227	7,261	7,050	7,334	7,124	7,416
Cash inflow (sold loans, principal)	-	-	-	-	-	-	-	-	-	-	-	-
Cash inflow (sold loans, premium)	-	-	-	-	-	-	-	-	-	-	-	-
Cash outflow (interest on sold loans)	-	-	-	-	-	-	-	-	-	-	-	-
Total:	8,613	3,233	3,792	3,162	9,232	(175)	277	145	(577)	(711)	(1,336)	(1,458)
Investments:												
Cash inflow (scheduled principal and prepayment)	5,026	1,516	1,582	1,653	1,733	9,687	1,798	1,923	8,977	1,842	1,957	3,162
Cash outflow (new investments)	-	(1,515)	(1,583)	(1,652)	(1,706)	(4,671)	(1,796)	(1,820)	(3,976)	(1,843)	(1,957)	(3,162)
Net Cash inflow (principal)	5,026	1	(1)	1	26	5,017	3	103	5,001	(1)	1	-
Cash inflow (interest income)	412	378	403	396	405	388	389	389	373	374	367	375
Cash inflow (sold investments, principal)	-	-	-	-	-	-	-	-	-	-	-	-
Cash inflow (sold investments, premium)	-	-	-	-	-	-	-	-	-	-	-	-
Cash outflow (interest on sold investments)	-	-	-	-	-	-	-	-	-	-	-	-
Total:	5,438	378	402	397	431	5,405	392	492	5,374	373	368	375
Other Assets:												
Net Cash inflow (cash transaction only)	(24,785)	2,025	2,327	2,579	8,085	(2,648)	1,790	2,330	(17,506)	3,164	3,596	3,725
Total:	(24,785)	2,025	2,327	2,579	8,085	(2,648)	1,790	2,330	(17,506)	3,164	3,596	3,725
Liabilities:												
Deposit Products:												
Cash inflow (new deposits)	44,739	32,839	38,399	46,347	34,066	30,613	33,981	34,791	34,822	37,321	34,873	35,723
Cash outflow (scheduled principal)	(27,429)	(32,838)	(38,398)	(46,346)	(29,908)	(26,458)	(29,827)	(30,638)	(30,665)	(33,162)	(30,713)	(31,558)
Net Cash inflow (principal)	17,309	1	1	1	4,158	4,155	4,154	4,154	4,157	4,158	4,160	4,164
Cash outflow (interest expenses)	(2,826)	(2,566)	(2,860)	(2,792)	(2,908)	(2,831)	(2,941)	(2,949)	(2,863)	(2,958)	(2,867)	(2,964)
Total:	14,484	(2,565)	(2,859)	(2,791)	1,250	1,324	1,213	1,205	1,295	1,200	1,294	1,201
Borrowing:												
Cash inflow (new borrowings)	-	-	-	-	-	-	-	-	-	-	-	-
Cash outflow (scheduled principal)	-	-	-	-	(75,000)	-	-	-	(25,000)	-	-	(50,000)
Net Cash inflow (principal)	-	-	-	-	(75,000)	-	-	-	(25,000)	-	-	(50,000)
Cash outflow (interest expenses)	(555)	(501)	(555)	(537)	(431)	(297)	(307)	(307)	(252)	(213)	(206)	(107)
Total:	(555)	(501)	(555)	(537)	(75,431)	(297)	(307)	(307)	(25,252)	(213)	(206)	(50,107)
Other Liabilities:												
Net Cash inflow (cash transaction only)	0	-	-	1	-	-	-	1	-	-	-	1
Total:	0	-	-	1	-	-	-	1	-	-	-	1
Other Income/Expenses												
Other Non-interest Income:												
Net Cash inflow (cash transaction only)	1,315	1,315	1,315	1,315	1,315	1,315	1,315	1,315	1,315	1,315	1,315	1,315
Total:	1,315	1,315	1,315	1,315	1,315	1,315	1,315	1,315	1,315	1,315	1,315	1,315
Other Non-interest Expenses:												
Net Cash outflow (cash transaction only)	(3,632)	(3,632)	(3,632)	(3,632)	(3,632)	(3,632)	(3,632)	(3,632)	(3,632)	(3,632)	(3,632)	(3,632)
Total:	(3,632)	(3,632)	(3,632)	(3,632)	(3,632)	(3,632)	(3,632)	(3,632)	(3,632)	(3,632)	(3,632)	(3,632)
Funding Cost of Negative Overnight Balance												
	(25)	(5)	(5)	(4)	(115)	(261)	(256)	(254)	(364)	(423)	(403)	(520)
Total Change in Liquidity Position:	853	247	785	488	(58,865)	1,030	791	1,294	(39,348)	1,073	993	(49,101)

* Additional account details are available upon request.