

Prevail Credit Union
STATEMENT OF CONDITION

	04/30/2012	% Assets 04/30/2012	03/31/2012	% Assets 03/31/2012
<u>ASSETS</u>				
Total Loans	131,161,977.50	54.62%	130,421,770.22	53.89%
LOAN LOSS ALLOWANCE	(2,375,874.54)	(0.99%)	(2,356,177.69)	(0.97%)
Other assets/OREO/Repos	282,315.86	0.12%	247,903.49	0.10%
Other Investments/457F	1,118,081.71	0.47%	1,120,833.89	0.46%
NCUSIF DEPOSIT	2,117,379.28	0.88%	2,083,721.86	0.86%
SVCG RET PREM SOLD RE LOANS	345,307.93	0.14%	355,257.51	0.15%
TFCU CORE DEP INTANGIBLE/MERGE	21,862.57	0.01%	24,595.51	0.01%
TFCU GOODWILL FROM MERGER	11,546.43	0.00%	11,546.43	0.00%
SRP MTG IMPAIRMENT VALUATION	(212,324.00)	(0.09%)	(212,324.00)	(0.09%)
TOTAL INVESTMENTS	84,744,377.38	35.29%	80,235,246.24	33.16%
CASH ON HAND/IN BANK	16,848,595.52	7.02%	23,883,184.53	9.87%
FIXED ASSETS	5,614,628.15	2.34%	5,639,468.31	2.33%
ACCOUNTS RECEIVABLE	142,880.90	0.06%	139,526.83	0.06%
DEFERRED EXPENSE	326,834.56	0.14%	402,356.58	0.17%
TOTAL ASSETS	240,147,589.25	100.00%	241,996,909.71	100.00%
<u>LIABILITIES</u>				
MEMBER SHARES	217,782,463.02	90.69%	220,571,000.99	91.15%
ACCRUED DIVIDENDS	62,151.02	0.03%	2,759.10	0.00%
OTHER ACCTS PAYABLE	947,486.68	0.39%	757,255.29	0.31%
TELLER CHECKS DISBURSED	143,546.92	0.06%	182,762.72	0.08%
CORP SHARE DRAFT-CHECKING	876,981.58	0.37%	696,559.85	0.29%
TOTAL LIABILITIES	219,812,629.22	91.53%	222,210,337.95	91.82%
<u>EQUITY</u>				
MEMBER CAPITAL	20,334,960.03	8.47%	19,786,571.76	8.18%
TOTAL EQUITY	20,334,960.03	8.47%	19,786,571.76	8.18%
LIABILITIES+EQUITY	240,147,589.25	100.00%	241,996,909.71	100.00%