

BALANCE SHEET

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FOR PERIOD ENDING DECEMBER 31, 2006

ASSETS

EARNING ASSETS

LOANS

Loans to Members Before Provision
Loan Loss Provision
Loans to Members After Provision

THIS MONTH CHANGE	YEAR-TO- DATE ACTUAL	<u>THIS</u> <u>TIME</u> <u>LAST YEAR</u>
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8,675,670	762,546,284	621,027,801
-1,731,890	-11,257,216	-5,188,340
6,943,780	751,289,067	615,839,461

CASH & INVESTMENTS

Government Securities < 365 Days
JCCUL Investments
Bank Balances
TOTAL CASH & INVESTMENTS

19,502,685	541,365,050	448,446,766
8,918,654	76,737,188	55,994,172
2,377,869	6,113,470	7,069,521
30,799,208	624,215,708	511,510,458

TOTAL EARNING ASSETS

37,742,988	1,375,504,775	1,127,349,920
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NON-EARNING ASSETS

Liquid Assets
Receivables & Prepayments
Net Fixed Assets
Pension Asset
Investment Property: Wales
Investment Property: Glencoe Phase II

6,982,114	21,854,477	10,872,573
616,886	34,933,259	31,423,050
-1,805,164	62,915,919	57,310,123
0	22,390,000	18,025,000
0	0	6,000,000
0	8,513,694	8,389,944

TOTAL NON-EARNING ASSETS	5,793,837	150,607,349	132,020,690
TOTAL ASSETS	43,536,825	1,526,112,124	1,259,370,609
LIABILITIES			
INTEREST BEARING LIABILITIES			
Members' Saving Deposits	22,981,647	459,725,542	365,528,822
JCCUL Loans	-207,888	1,685,649	3,053,706
NON- INTEREST BEARING LIABILITIES			
Payables & Accruals	-2,838,845	15,198,949	17,262,953
Others			
TOTAL LIABILITIES	19,934,913	476,610,139	385,845,481
NET ASSETS	23,601,912	1,049,501,986	873,525,128
CAPITAL & RESERVES			
Members' Ordinary Shares	21,036,196	780,899,088	636,268,669
Non-Institutional Capital	1,125,327	116,494,116	111,434,931
Institutional Capital	1,440,389	152,108,782	125,821,527
TOTAL CAPITAL & RESERVES	23,601,909	1,049,501,985	873,525,128