



December 31, 2011

FINANCIAL UPDATE

The Credit Union ended the quarter with \$522 million in assets.

The net equity rose to 10.14%.

The net income year to date is \$3,730,470. The delinquent loan ratio is 2.18%. The Credit Union has \$452 million in loans. 90% of these loans are collateralized by Real Estate. 63% are to ministries and 37% are to consumers.

The Credit Union has ample liquidity (\$55,000,000). This is more than enough to meet the borrowing needs of the members. While interest rates remain at historic lows, the Credit Union continues to pay above-average dividends to members.

What makes Christian Community Credit Union a great place to save?

- Insured: The Credit Union is insured by American Share Insurance up to \$250,000 per Account.
- Capital: The Credit Union is well capitalized.
- Asset Quality: The Credit Union has low loan losses.
- Management: The Credit Union's management is experienced and dedicated.
- Earnings: The Credit Union has positive earnings and the members earn above average rates.
- Liquidity: The Credit Union has ample liquidity to serve its member's needs.

AMERICAN SHARE INSURANCE (ASI)

American Share Insurance, (ASI), is an Ohio-based share guaranty corporation that insures savings (share accounts) on deposit with state-chartered credit unions in selected states. Currently, more than one million credit union members across America rely on ASI to protect their life savings. ASI insurance helps the Christian Community Credit Union to meet the loan needs of its members.

Founded in 1974, ASI is the nation's largest private deposit insurer for credit unions and has operated in a safe and sound manner since its incorporation. In its 34 years of operation no member of an ASI-insured credit union has ever lost money in an ASI-insured account.

ASI insures each account of credit union members up to \$250,000 without limitation to the number of accounts a member may have.

The Credit Union is not federally insured, and if the Credit Union fails, the Federal Government does not guarantee that depositors will get back their money. Accounts with the Credit Union are not insured by any state government.

For more information, call Christian Community Credit Union at 800.347.CCCU or check our website at myCCCU.com

Our mission is to partner with members and ministries to help them become better stewards and achieve their financial goals.



December 31, 2011

STATEMENT OF FINANCIAL CONDITION

	12/31/2009	12/31/2010	12/31/2011
ASSETS			
Loans to Members	\$ 172,106,990	169,308,134	167,891,898
Ministry & Member Business Loans (Net)	273,496,336	295,574,140	284,230,295
Allowance for Loan Losses	(3,534,079)	(6,459,645)	(8,831,842)
Cash and Investments	55,775,151	38,122,169	55,554,957
Land, Building and Equipment (Net)	8,981,659	8,776,126	8,401,412
ASI Deposit Insurance	3,927,131	4,672,774	6,051,479
Other Assets	9,689,268	9,274,547	8,551,041
Total Assets	\$ 520,442,456	519,268,246	521,849,240

LIABILITIES			
Accounts Payable	\$ 1,456,008	722,277	1,171,030
Notes Payable	-	-	-
Other Liabilities	5,305,780	3,888,592	4,597,787
Total Liabilities	\$ 6,761,788	4,610,869	5,768,816

MEMBER ACCOUNTS			
Savings Accounts	\$ 44,463,391	45,209,352	49,621,307
Money Market Accounts	98,785,310	104,018,458	99,903,210
Share Certificates	199,278,271	184,241,198	180,268,272
Individual Retirement Accounts	34,008,180	35,105,165	35,969,066
Checking Accounts	90,699,851	96,885,534	97,390,428
Total Member Accounts	\$ 467,235,003	465,459,707	463,152,283

EQUITY			
Regular Reserves	\$ 21,940,991	23,630,397	25,253,733
Undivided Earnings	24,504,674	25,567,274	27,674,407
Total Capital	\$ 46,445,665	49,197,670	52,928,140
Total Liabilities, Accounts and Equity	\$ 520,442,456	519,268,246	521,849,240

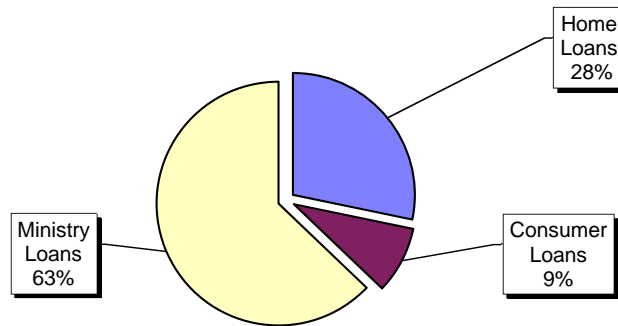
STATEMENT OF INCOME AND EXPENSES

	2009	2010	2011 YTD
Income	\$ 32,761,945	33,788,115	32,466,730
Operating Expenses	(22,683,835)	(23,742,928)	(22,036,497)
Non Operating Income(Expense)	(1,554,967)	(586,087)	(1,066,610)
Dividend and Interest Expense	(10,061,945)	(6,707,095)	(5,633,153)
Net to Reserves and Undivided Earnings	\$ (1,538,802)	2,752,005	3,730,470

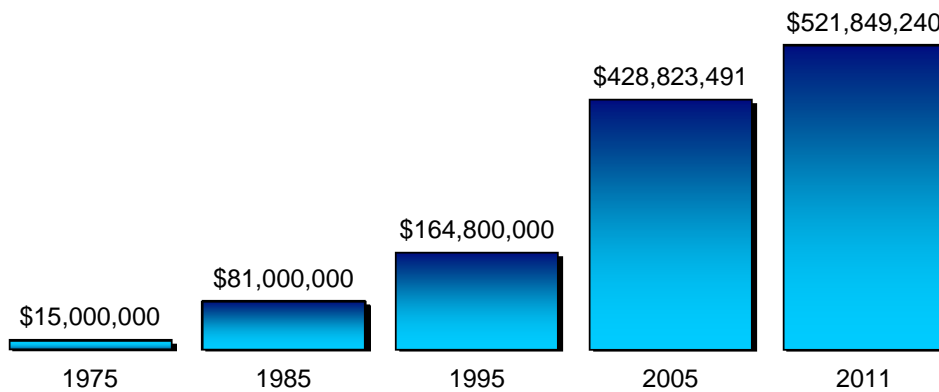


Your Money at Work Building God's Kingdom

Distribution of Loans



Growth in Assets
(Dollars)



Growth in Capital
(Dollars)

