



PO Box 96730
 Bellevue, WA 98009
 1-800-848-0018 | www.qualstarcu.com

2016 Consolidated Statement of Financial Condition

| Assets | 2016 | 2015 |
|--------------------------|-------------|-------------|
| Loans (Net of Allowance) | 259,001,072 | 215,264,490 |
| Cash & Cash Equivalents | 5,528,942 | 4,487,937 |
| Investments | 191,928,422 | 179,548,010 |
| Fixed Assets | 3,251,594 | 2,883,004 |
| Other Assets | 11,935,961 | 10,984,280 |

| | | |
|---------------------|--------------------|--------------------|
| Total Assets | 471,645,991 | 413,167,721 |
|---------------------|--------------------|--------------------|

Liabilities & Equity

| | | |
|--------------------------------------|-------------|-------------|
| Shares: | | |
| Regular Savings | 76,219,064 | 54,682,736 |
| Simply Checking | 43,014,748 | 36,572,620 |
| Premier Checking | 20,168,150 | 19,992,009 |
| Certificates | 43,582,241 | 44,645,175 |
| Individual Retirement Accounts | 22,887,472 | 22,867,764 |
| Money Market Accounts | 170,761,427 | 148,959,984 |
| Holiday Club | 279,785 | 283,921 |
| Youth Accounts | 1,884,573 | 1,890,284 |
| Vacation Access Funds | 23,324,390 | 19,664,234 |
| Total Share Accounts | 402,121,850 | 349,558,727 |
| Accounts Payable & Other Liabilities | 11,854,886 | 11,303,568 |
| Dividends Payable | 120,915 | 109,241 |
| Total Liabilities | 11,975,801 | 11,412,809 |
| Members' Equity | 57,548,340 | 52,196,185 |

| | | |
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| Total Liabilities, Savings & Equity | 471,645,991 | 413,167,721 |
|--|--------------------|--------------------|

Statement of Income & Expenses

| | | |
|--|--------------|--------------|
| Interest Income | 15,530,337 | 14,482,803 |
| Operating Expense | (14,805,491) | (13,439,615) |
| Dividend & Interest Expense | (1,364,365) | (1,272,613) |
| Other Operating Income | 7,920,457 | 7,036,747 |
| Provision for Loan/Courtesy Pay Losses | (913,930) | (387,732) |
| Non-Operating Income/(Loss) | 12,023 | 26,435 |
| Loyalty Bonus | (1,983,661) | (2,199,265) |

| | | |
|-------------------|------------------|------------------|
| Net Income | 4,395,370 | 4,246,760 |
|-------------------|------------------|------------------|