

AS OF 12/31/2018 08:22:20

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Option Selected : Consolidated Balance Sheet

Federally insured by NCUA

Asset Accounts

TOTAL LOANS	7,922,394.65	
ALLOWANCE FOR LOAN LOSS	(16,049.86)	

TOTAL LOANS LESS ALLOW FOR LOSSES		7,906,344.79
CASH OR CASH EQUIVALENTS	435,303.08	
DEMAND-CATALYST	1,077,225.78	
DEMAND ACCOUNT-OTHER FI	0.00	
CORE-DEPOSIT IN BANKS-TNB	12,000.00	
CORE-AVAILABLE FOR SALE-GSP	0.00	
CORE-MEMBER CAPITAL	7,532.00	
CORE-CERTIFICATE OF DEPOSIT	6,632,000.00	
CORE-NCUA SHARES	150,597.02	
PREPAID ACCOUNTS	46,212.52	
TOTAL LAND & BUILDINGS LESS DEPRECIATION	71,499.78	
FURNITURE & EQUIPMENT LESS DEPRECIATION	77,033.68	
ACCRUED INVESTMENT INCOME	8,110.07	
ACCRUED LOAN INCOME	11,563.16	
UTILITY DEPOSIT	130.00	

SUBTOTAL		8,529,207.09

Total Assets		16,435,551.88
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Liability Accounts

ACCOUNTS PAYABLE	43,899.69	
ACCOUNTS PAYABLE-NCUA ASSESSMENT	0.00	
UNDISTRIBUTED PAYROLL DEDUCTIONS	21,830.95	

ACCRUED SUBTOTAL		65,730.64

Total Liabilities		65,730.64

Equity Accounts

SHARES-REGULAR & SUPER SHARE	9,308,905.92	
SHARES - DRAFT	3,537,913.08	
SHARES - CLUB ACCOUNTS	14,288.88	
SHARES - IRA'S	1,164,619.21	
SHARES - CERTIFICATES ISSUED	583,325.29	

SHARES SUBTOTAL		14,609,052.38
REGULAR RESERVES	543,139.83	
UNDIVIDED EARNINGS	1,208,174.10	
NET INCOME (LOSS)	9,454.93	

SUBTOTAL		1,760,768.86

Total Equities		16,369,821.24

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Total Liability and Equity

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16,435,551.88

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Option Selected : Consolidated Income Statement

Federally insured by NCUA

BR/ACCT#	ACCOUNT NAME	MONTH TO DATE	% REV	PERIOD TO DATE	% REV	YEAR TO DATE	% REV
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Revenue Accounts							

	INTEREST ON LOANS (INCLUDING MC)	29,828.00	44.17	88,317.60	47.85	351,137.75	49.13
	INTEREST INCOME ON MTG LOANS	5,004.07	7.41	15,376.11	8.33	64,143.30	8.97
	INCOME FROM INVESTMENTS	12,100.66	17.92	35,581.09	19.28	129,765.18	18.15
	0/ 121.55 RE-INCOME SH TERM MTG-CU MEMBERS MTG	0.00	0.00	637.50	0.35	637.50	0.09
	0/ 125.02 NCUA FUND EQUITY DISTRIBUTION	0.00	0.00	0.00	0.00	10,636.57	1.49
	FEE INCOME	12,570.01	18.61	34,483.82	18.68	136,675.37	19.12
	OTHER OPERATING INCOME	8,034.37	11.90	10,163.51	5.51	21,768.87	3.05
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	Total Revenues	67,537.11	100.00	184,559.63	100.00	714,764.54	100.00
Expense Accounts							

	EMPLOYEE COMPENSATION & BENEFITS	33,206.14	49.17	96,391.38	52.23	368,445.37	51.55
	OFFICE OCCUPANCY EXPENSE	2,150.01	3.18	8,133.29	4.41	27,846.01	3.90
	OFFICE OPERATIONS EXPENSE	9,670.20	14.32	29,027.27	15.73	114,181.82	15.97
	EDUCATION AND PROMOTION EXPENSE	50.00	0.07	400.00	0.22	950.00	0.13
	LOAN SERVICING COSTS	1,504.55	2.23	3,501.34	1.90	23,196.41	3.25
	PROF & OUTSIDE SERVICES	957.16	1.42	3,606.50	1.95	14,341.95	2.01
	PROVISION FOR LOAN LOSS	6,442.00	9.54	7,696.00	4.17	14,919.00	2.09
	MISC OPERATING EXPENSE	6,707.68	9.93	20,627.10	11.18	78,955.54	11.05
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	SUB-TOT.OPER EXP.	60,687.74	89.86	169,382.88	91.78	642,836.10	89.94
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	DIVIDENDS-REGULAR SHARES	476.55	0.71	1,422.16	0.77	5,307.44	0.74
	DIVIDENDS-SUPERSHARES	175.43	0.26	515.79	0.28	1,891.79	0.26
	DIVIDENDS-IRA ACCOUNTS	990.02	1.47	2,607.65	1.41	8,460.13	1.18
	DIVIDENDS-SHARE DRAFTS	138.25	0.20	406.49	0.22	1,600.79	0.22
	DIVIDENDS-CLUB ACCOUNT	0.36	0.00	6.00	0.00	23.23	0.00
	DIVIDENDS-CERTIFICATES	299.98	0.44	763.73	0.41	2,357.89	0.33
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	DIVIDENDS SUB TOTAL	2,080.59	3.08	5,721.82	3.10	19,641.27	2.75
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	Total Expenses	62,768.33	92.94	175,104.70	94.88	662,477.37	92.68

AS OF 12/31/2018

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BR/ACCT#	ACCOUNT NAME	MONTH TO DATE	% REV	PERIOD TO DATE	% REV	YEAR TO DATE	% REV
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Net Income		4,768.78	7.06	9,454.93	5.12	52,287.17	7.32
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Certified Correct by (Please Print)

Telephone No.

Treasurer-Manager (Signature)

Date

President/Authorized Officer

Date