

AS OF 12/31/2019 15:38:45

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Option Selected : Consolidated Balance Sheet

Federally insured by NCUA

Asset Accounts

TOTAL LOANS	7,704,873.93	
ALLOWANCE FOR LOAN LOSS	(25,835.58)	

TOTAL LOANS LESS ALLOW FOR LOSSES		7,679,038.35
CASH OR CASH EQUIVALENTS	344,431.90	
DEMAND-CATALYST	1,897,077.04	
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	7,738,000.00	
CORE-NCUA SHARES	145,869.52	
PREPAID ACCOUNTS	30,120.91	
TOTAL LAND & BUILDINGS LESS DEPRECIATION	68,773.50	
FURNITURE & EQUIPMENT LESS DEPRECIATION	105,983.71	
ACCRUED INVESTMENT INCOME	3,342.22	
ACCRUED LOAN INCOME	10,709.23	
UTILITY DEPOSIT	130.00	

SUBTOTAL		10,363,970.03

Total Assets

18,043,008.38

Liability Accounts

ACCOUNTS PAYABLE	110,070.40	
ACCOUNTS PAYABLE-NCUA ASSESSMENT	0.00	
UNDISTRIBUTED PAYROLL DEDUCTIONS	20,356.41	

ACCRUED SUBTOTAL		130,426.81

Total Liabilities

130,426.81

Equity Accounts

SHARES-REGULAR & SUPER SHARE	9,922,477.81	
SHARES - DRAFT	3,791,675.19	
SHARES - CLUB ACCOUNTS	10,760.97	
SHARES - IRA'S	1,589,111.85	
SHARES - CERTIFICATES ISSUED	759,591.60	

SHARES SUBTOTAL		16,073,617.42
REGULAR RESERVES	543,139.83	
UNDIVIDED EARNINGS	1,273,967.13	
NET INCOME (LOSS)	21,857.19	

SUBTOTAL		1,838,964.15

Total Equities

17,912,581.57

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Total Liability and Equity

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18,043,008.38

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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)	32,663.14	47.73	97,520.99	50.47	379,412.45	50.74
	INTEREST INCOME ON MTG LOANS	2,922.49	4.27	9,238.52	4.78	48,447.78	6.48
	INCOME FROM INVESTMENTS	14,748.42	21.55	42,741.11	22.12	161,359.66	21.58
	0/ 121.55 RE-INCOME SH TERM MTG-CU MEMBERS MTG	2,536.50	3.71	2,536.50	1.31	2,536.50	0.34
	0/ 125.02 NCUA FUND EQUITY DISTRIBUTION	0.00	0.00	0.00	0.00	2,293.72	0.31
	FEE INCOME	13,551.72	19.80	36,732.80	19.01	132,127.98	17.67
	OTHER OPERATING INCOME	2,007.53	2.93	4,455.72	2.31	21,520.73	2.88
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	Total Revenues	68,429.80	100.00	193,225.64	100.00	747,698.82	100.00
Expense Accounts							

	EMPLOYEE COMPENSATION & BENEFITS	36,393.91	53.18	97,748.77	50.59	354,794.67	47.45
	OFFICE OCCUPANCY EXPENSE	1,469.95	2.15	5,942.86	3.08	27,022.61	3.61
	OFFICE OPERATIONS EXPENSE	9,777.19	14.29	28,561.34	14.78	111,364.65	14.89
	EDUCATION AND PROMOTION EXPENSE	50.00	0.07	100.00	0.05	3,168.93	0.42
	LOAN SERVICING COSTS	1,480.22	2.16	5,711.44	2.96	26,726.83	3.57
	PROF & OUTSIDE SERVICES	1,246.67	1.82	3,440.01	1.78	11,864.08	1.59
	PROVISION FOR LOAN LOSS	(2,585.00)	(3.78)	65.00	0.03	17,504.00	2.34
	MISC OPERATING EXPENSE	6,320.81	9.24	19,699.67	10.20	81,805.56	10.94
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	SUB-TOT.OPER EXP.	54,153.75	79.14	161,269.09	83.46	634,251.33	84.83
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	DIVIDENDS-REGULAR SHARES	503.78	0.74	1,466.30	0.76	5,670.33	0.76
	DIVIDENDS-SUPERSHARES	206.12	0.30	611.94	0.32	2,306.08	0.31
	DIVIDENDS-IRA ACCOUNTS	1,620.29	2.37	4,814.53	2.49	16,925.88	2.26
	DIVIDENDS-SHARE DRAFTS	147.40	0.22	439.06	0.23	1,670.16	0.22
	DIVIDENDS-CLUB ACCOUNT	0.26	0.00	5.93	0.00	21.99	0.00
	DIVIDENDS-CERTIFICATES	1,000.99	1.46	2,761.60	1.43	8,657.76	1.16
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	DIVIDENDS SUB TOTAL	3,478.84	5.08	10,099.36	5.23	35,252.20	4.71
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	Total Expenses	57,632.59	84.22	171,368.45	88.69	669,503.53	89.54

AS OF 12/31/2019

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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		10,797.21	15.78	21,857.19	11.31	78,195.29	10.46
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 Certified Correct by (Please Print) Telephone No.

 Treasurer-Manager (Signature) Date

 President/Authorized Officer Date