

AS OF 12/31/2022 07:53:49

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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)	28,973.04	44.38	85,540.63	47.29	335,305.77	49.26
	INTEREST INCOME ON MTG LOANS	3,541.31	5.42	9,860.15	5.45	40,524.88	5.95
	INCOME FROM INVESTMENTS	19,375.61	29.68	49,248.85	27.23	107,514.55	15.79
	0/ 125.02 NCUA FUND EQUITY DISTRIBUTION	0.00	0.00	0.00	0.00	43,413.69	6.38
	FEE INCOME	10,091.18	15.46	31,141.05	17.22	133,793.57	19.65
	OTHER OPERATING INCOME	3,300.32	5.06	5,102.99	2.82	20,169.49	2.96
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Total Revenues		65,281.46	100.00	180,893.67	100.00	680,721.95	100.00
Expense Accounts							

	EMPLOYEE COMPENSATION & BENEFITS	28,533.99	43.71	77,821.14	43.02	300,917.18	44.21
	OFFICE OCCUPANCY EXPENSE	2,207.94	3.38	6,717.87	3.71	25,211.54	3.70
	OFFICE OPERATIONS EXPENSE	11,194.50	17.15	33,814.59	18.69	128,686.42	18.90
	EDUCATION AND PROMOTION EXPENSE	75.00	0.11	225.00	0.12	1,408.73	0.21
	LOAN SERVICING COSTS	2,439.87	3.74	6,306.56	3.49	26,750.66	3.93
	PROF & OUTSIDE SERVICES	862.67	1.32	2,588.01	1.43	9,224.00	1.36
	PROVISION FOR LOAN LOSS	8,370.00	12.82	11,032.00	6.10	10,317.00	1.52
	INTEREST ON BORROWED MONEY	0.00	0.00	0.00	0.00	0.16	0.00
	MISC OPERATING EXPENSE	6,121.83	9.38	20,008.56	11.06	77,040.95	11.32
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	SUB-TOT. OPER EXP.	59,805.80	91.61	158,513.73	87.63	579,556.64	85.14
	DIVIDENDS-REGULAR SHARES	419.83	0.64	1,241.14	0.69	4,634.05	0.68
	DIVIDENDS-SUPERSHARES	145.75	0.22	431.52	0.24	1,754.28	0.26
	DIVIDENDS-IRA ACCOUNTS	345.61	0.53	1,028.10	0.57	3,473.00	0.51
	DIVIDENDS-SHARE DRAFTS	189.14	0.29	554.10	0.31	2,184.13	0.32
	DIVIDENDS-CLUB ACCOUNT	0.27	0.00	4.35	0.00	15.99	0.00
	DIVIDENDS-CERTIFICATES	490.07	0.75	1,734.03	0.96	8,743.00	1.28
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	DIVIDENDS SUB TOTAL	1,590.67	2.44	4,993.24	2.76	20,804.45	3.06
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Total Expenses		61,396.47	94.05	163,506.97	90.39	600,361.09	88.19

AS OF 12/31/2022

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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		3,884.99	5.95	17,386.70	9.61	80,360.86	11.81
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Certified Correct by (Please Print)

Telephone No.

Treasurer-Manager (Signature)

Date

President/Authorized Officer

Date

AS OF 01/01/2023 07:59:55

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Option Selected : Consolidated Balance Sheet

Federally insured by NCUA

Asset Accounts

TOTAL LOANS	8,394,927.79	
ALLOWANCE FOR LOAN LOSS	(20,095.20)	

TOTAL LOANS LESS ALLOW FOR LOSSES		8,374,832.59
CASH OR CASH EQUIVALENTS	538,770.54	
DEMAND-CATALYST	1,141,060.41	
DEMAND ACCOUNT-OTHER FI	0.00	
CORE-DEPOSIT IN BANKS-FIS	8,658.00	
CORE-AVAILABLE FOR SALE-GSP	0.00	
CORE-MEMBER CAPITAL	7,532.00	
CORE-CERTIFICATE OF DEPOSIT	12,008,000.00	
CORE-NCUA SHARES	193,064.08	
PREPAID ACCOUNTS	28,572.74	
TOTAL LAND & BUILDINGS LESS DEPRECIATION	72,147.52	
FURNITURE & EQUIPMENT LESS DEPRECIATION	151,968.09	
ACCRUED INVESTMENT INCOME	1,925.01	
ACCRUED LOAN INCOME	12,145.81	
UTILITY DEPOSIT	130.00	

SUBTOTAL		14,163,974.20

Total Assets		22,538,806.79
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Liability Accounts

ACCOUNTS PAYABLE	49,685.30	
ACCOUNTS PAYABLE-NCUA ASSESSMENT	0.00	
UNDISTRIBUTED PAYROLL DEDUCTIONS	18,082.22	

ACCRUED SUBTOTAL		67,767.52

Total Liabilities		67,767.52
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Equity Accounts

SHARES-REGULAR & SUPER SHARE	13,294,022.55	
SHARES - DRAFT	4,896,476.83	
SHARES - CLUB ACCOUNTS	9,434.53	
SHARES - IRA'S	1,161,772.67	
SHARES - CERTIFICATES ISSUED	1,042,314.27	

SHARES SUBTOTAL		20,404,020.85
REGULAR RESERVES	543,139.83	
UNDIVIDED EARNINGS	1,523,878.59	
NET INCOME (LOSS)	0.00	

SUBTOTAL		2,067,018.42

Total Equities		22,471,039.27

AS OF 01/01/2023

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Total Liability and Equity

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22,538,806.79

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