

AS OF 12/31/2023 08:13:45

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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)	33,950.32	38.05	98,051.13	38.07	376,228.19	38.36
	INTEREST INCOME ON MTG LOANS	2,990.68	3.35	9,146.85	3.55	37,164.01	3.79
	INCOME FROM INVESTMENTS	42,662.19	47.81	120,262.19	46.70	384,859.50	39.24
	0/ 125.02 NCUA FUND EQUITY DISTRIBUTION	0.00	0.00	0.00	0.00	4,070.03	0.42
	FEE INCOME	8,337.28	9.34	27,466.14	10.66	124,556.14	12.70
	OTHER OPERATING INCOME	1,288.17	1.44	2,620.73	1.02	53,813.57	5.49
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	Total Revenues	89,228.64	100.00	257,547.04	100.00	980,691.44	100.00
Expense Accounts							

	EMPLOYEE COMPENSATION & BENEFITS	35,879.53	40.21	97,436.05	37.83	337,872.20	34.45
	OFFICE OCCUPANCY EXPENSE	1,310.80	1.47	4,173.12	1.62	26,441.27	2.70
	OFFICE OPERATIONS EXPENSE	11,481.86	12.87	32,558.47	12.64	136,253.85	13.89
	EDUCATION AND PROMOTION EXPENSE	84.95	0.10	244.90	0.10	3,184.45	0.32
	LOAN SERVICING COSTS	2,151.28	2.41	6,612.66	2.57	27,195.28	2.77
	PROF & OUTSIDE SERVICES	2,645.66	2.97	5,048.98	1.96	12,779.77	1.30
	PROVISION FOR LOAN LOSS	38,430.91	43.07	38,742.91	15.04	79,545.48	8.11
	INTEREST ON BORROWED MONEY	0.00	0.00	0.00	0.00	649.14	0.07
	MISC OPERATING EXPENSE	7,467.97	8.37	24,101.24	9.36	79,229.73	8.08
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	SUB-TOT. OPER EXP.	99,452.96	111.46	208,918.33	81.12	703,151.17	71.70
	DIVIDENDS-REGULAR SHARES	388.74	0.44	1,160.10	0.45	4,758.63	0.49
	DIVIDENDS-SUPERSHARES	259.16	0.29	785.57	0.31	2,884.48	0.29
	DIVIDENDS-IRA ACCOUNTS	3,004.38	3.37	8,921.48	3.46	28,562.83	2.91
	DIVIDENDS-SHARE DRAFTS	221.10	0.25	636.79	0.25	2,422.68	0.25
	DIVIDENDS-CLUB ACCOUNT	0.22	0.00	3.37	0.00	13.61	0.00
	DIVIDENDS-CERTIFICATES	1,834.61	2.06	5,292.27	2.05	15,840.28	1.62
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	DIVIDENDS SUB TOTAL	5,708.21	6.40	16,799.58	6.52	54,482.51	5.56
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	Total Expenses	105,161.17	117.86	225,717.91	87.64	757,633.68	77.26

AS OF 12/31/2023

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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		(15,932.53)	(17.86)	31,829.13	12.36	223,057.76	22.74
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Certified Correct by (Please Print)

Telephone No.

Treasurer-Manager (Signature)

Date

President/Authorized Officer

Date

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Option Selected : Consolidated Balance Sheet

Federally insured by NCUA

Asset Accounts

TOTAL LOANS	8,389,130.62	
ALLOWANCE FOR LOAN LOSS	(19,943.00)	

TOTAL LOANS LESS ALLOW FOR LOSSES		8,369,187.62
CASH OR CASH EQUIVALENTS	540,927.91	
DEMAND-CATALYST	1,317,811.44	
DEMAND ACCOUNT-OTHER FI	0.00	
CORE-DEPOSIT IN BANKS-FIS	8,103.00	
CORE-AVAILABLE FOR SALE-GSP	0.00	
CORE-MEMBER CAPITAL	7,532.00	
CORE-CERTIFICATE OF DEPOSIT	11,760,000.00	
CORE-NCUA SHARES	204,047.29	
PREPAID ACCOUNTS	25,343.67	
TOTAL LAND & BUILDINGS LESS DEPRECIATION	59,431.83	
FURNITURE & EQUIPMENT LESS DEPRECIATION	111,229.77	
ACCRUED INVESTMENT INCOME	1,668.06	
ACCRUED LOAN INCOME	13,992.35	
UTILITY DEPOSIT	130.00	

SUBTOTAL		14,050,217.32

Total Assets

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22,419,404.94

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Liability Accounts

ACCOUNTS PAYABLE	55,607.21	
ACCOUNTS PAYABLE-NCUA ASSESSMENT	0.00	
UNDISTRIBUTED PAYROLL DEDUCTIONS	20,326.05	

ACCRUED SUBTOTAL		75,933.26

Total Liabilities

75,933.26

Equity Accounts

SHARES-REGULAR & SUPER SHARE	12,115,262.31	
SHARES - DRAFT	5,826,743.16	
SHARES - CLUB ACCOUNTS	7,931.49	
SHARES - IRA'S	1,089,094.26	
SHARES - CERTIFICATES ISSUED	1,014,364.28	

SHARES SUBTOTAL		20,053,395.50
REGULAR RESERVES	543,139.83	
UNDIVIDED EARNINGS	1,715,107.22	
NET INCOME (LOSS)	31,829.13	

SUBTOTAL		2,290,076.18

Total Equities

22,343,471.68

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Total Liability and Equity

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22,419,404.94

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