

Balance Sheet

Assets

Cash
Investments
Furniture and Fixtures
Land and Building
NCUA Share Insurance
Other Assets
Total Other Assets

Loans
Less: Allowance for Loan Losses
Total Loans

Total Assets

Liabilities Shares & Equity

Liabilities
Shares
Cadillac Account
Share Drafts
IRA's
Certificates of Deposit
NonMember CD
Equity

Total Liabilities Shares & Equity

Income Statement

Interest Income
Interest Expense
Net Interest Income
Provision for Loan Losses
Net Income After PLL
Non-Interest Income
Non-Interest Expense:
Compensation
Employee Benefits
Travel Conference & Meeting
Office Occupancy
Office Operations
Mbr Education & Promotion
Loan Servicing
Professional & Outside Services
Operating Fees
Miscellaneous Operating Expense
Total Non-Interest Expense

Net Income/(Loss)

Statistical Reports

Number of Members
Number of New Loans
Amount of New Loans

	2019	2018
Cash	5,206,376	3,910,177
Investments	21,958,605	21,376,716
Furniture and Fixtures	92,182	73,144
Land and Building	853,954	772,299
NCUA Share Insurance	530,681	528,891
Other Assets	580,421	406,303
Total Other Assets	29,222,219	27,067,530
Loans	28,497,532	29,566,624
Less: Allowance for Loan Losses	(217,619)	(143,669)
Total Loans	28,279,914	29,422,955
Total Assets	57,502,133	56,490,485
Liabilities	89,728	315,151
Shares	26,855,591	26,230,095
Cadillac Account	6,234,767	7,187,273
Share Drafts	11,851,616	11,331,363
IRA's	1,876,438	2,058,973
Certificates of Deposit	4,113,171	3,173,477
NonMember CD	1,484,000	1,484,000
Equity	4,996,822	4,710,151
Total Liabilities Shares & Equity	57,502,133	56,490,483
Interest Income	2,110,447.99	2,013,313.53
Interest Expense	106,724.12	110,146.18
Net Interest Income	2,003,723.87	1,903,167.35
Provision for Loan Losses	359,968.22	199,793.53
Net Income After PLL	1,643,755.65	1,703,373.82
Non-Interest Income	1,261,725.26	1,211,254.18
Non-Interest Expense:		
Compensation	1,057,260.25	1,104,419.32
Employee Benefits	281,274.43	308,700.73
Travel Conference & Meeting	16,602.45	7,970.95
Office Occupancy	176,776.28	157,049.60
Office Operations	460,465.09	520,498.55
Mbr Education & Promotion	40,744.26	40,038.02
Loan Servicing	260,554.59	227,735.75
Professional & Outside Services	296,102.26	313,147.79
Operating Fees	6,571.17	14,252.88
Miscellaneous Operating Expense	22,459.27	28,211.93
Total Non-Interest Expense	2,618,810.05	2,722,025.52
Net Income/(Loss)	286,670.86	192,602.48
Number of Members	9,416	9,722
Number of New Loans	744	1,163
Amount of New Loans	9,486,745	14,287,746