

Assets

Loans	3,472,756.22
(Less) Allowance for Loan Losses	-106,767.24
Net Loans Out Standing	<u>3,365,988.98</u>

CUSO Capitalization	2,174.00
Cash & Checking Accounts	210,796.06
Investments	5,212,936.41
NCUSIF	85,887.82
Land & Building (net of depreciation)	123,336.40
Other Fixed Assets (net of depreciation)	27,389.94
All Other Assets	27,076.06
Total Assets	<u>9,055,585.67</u>

Liabilities

Accounts Payable	41,510.51
Savings/ Share Accounts	8,047,629.63
Equity	966,445.53
Total Liabilities, Savings, Equity	<u>9,055,585.67</u>

Statement of Income and expense- December 31, 2018

Operating Income	
Interest on Loans/ Visa	196,047.57
Income from Investments	110,983.66
Fees and Charges	113,976.18
Other Operating Income	19,075.45
Total Gross Income	<u>440,082.86</u>
Operating Expense	
Compensation and Benefits	163,737.77
Travel and Conference/Dues/ Misc.	12,849.82
Office Occupancy and Operations	90,657.79
Promotional, Loan Servicing	28,774.72
Professional and Outside Services	100,685.23
Provision for Loan Losses	1,956.78
Operating Fees	2,508.96
Interest on Money Borrowed	761.56
Total Operating Expense	<u>401,932.63</u>
Net Income Before Dividends	<u>38,150.23</u>
Gain on Disposition of asset	0
Dividends	8,211.32
Net Income After Dividends	<u>29,938.91</u>