

BALANCE SHEET
as of
November 30, 2021

ASSETS		LIABILITIES & EQUITY	
Loans	56,233,855.82	Accounts Payable	910,974.43
Allowance for Loss	(410,052.15)	Accrued Expenses	163,026.44
Accounts Receivable	85,722.56	Dividends Payable	12,564.57
Cash & Cash Accounts	2,600,466.67	Other Liabilities	0.00
Investments	15,439,811.20	Net Pension Liability	-
Fed EBA-Sweep & Reg D. Reserve	4,755,000.00	MEMBER EQUITY	
Prepaid Expenses	113,914.75	Regular Shares	34,821,121.61
Fixed Assets	2,952,966.68	All Other Shares	34,774,375.00
Deposit in NCUSIF	665,122.35	RESERVES AND UND EARN	12,007,350.20
Other Assets	185,633.09	OTHER RESERVES	0.00
Liability for Pensions	0.00	OTHER COMPREHENSIVE INC	(66,971.28)
TOTAL ASSETS	82,622,440.97	TOTAL LIABILITIES & EQUITY	82,622,440.97

INCOME & EXPENSE
Year to Date
November 30, 2021

INCOME	
Income from Loans	263,566.07
Income from Investments	18,457.59
Fee & Other Income	102,495.71
TOTAL INCOME	384,519.37
EXPENSES	
Employee Comp & Benefits	142,311.83
Travel & Conference	1,405.41
Occupancy & Operations	54,225.13
Education & Promotion	16,676.03
Prov for Loan Loss	16,023.67
Operating Fees	1,182.01
Miscellaneous Expenses	12,358.19
OPERATING EXPENSES	244,182.27
COST OF FUNDS	
Dividend & Interest Expense	12,632.44
TOTAL EXPENSES	256,814.71
NET INCOME FROM OPERATIONS	127,704.66
NCUA ASSESSMENT	0.00
NON OPER GAIN (LOSS)	0.00
NET TRANSFER TO UNDIVIDED EARNINGS	127,704.66

"This credit union is federally insured by the National Credit Union Administration"