

**BALANCE SHEET**  
as of  
**December 31, 2022**

<b>ASSETS</b>		<b>LIABILITIES &amp; EQUITY</b>	
Loans	94,617,321.53	Accounts Payable	1,487,417.74
Allowance for Loss	(851,569.15)	Accrued Expenses	281,389.94
Accounts Receivable	131,432.03	Dividends Payable	77,136.18
Cash & Cash Accounts	2,429,697.43	Other Liabilities	8,368,032.17
Investments	9,416,713.13	Net Pension Liability	-
Fed EBA-Sweep & Reg D. Reserve	4,016,014.51	<b>MEMBER EQUITY</b>	
Prepaid Expenses	227,939.42	Regular Shares	32,813,060.86
Fixed Assets	4,170,714.43	All Other Shares	60,667,289.14
Deposit in NCUSIF	800,508.49	<b>RESERVES AND UND EARN</b>	13,692,466.46
Other Assets	997,762.45	<b>OTHER RESERVES</b>	0.00
Liability for Pensions	0.00	OTHER COMPREHENSIVE INC	(1,430,258.22)
<b>TOTAL ASSETS</b>	<b>115,956,534.27</b>	<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>115,956,534.27</b>

**INCOME & EXPENSE**  
Year to Date  
**December 31, 2022**

<b>INCOME</b>	
Income from Loans	490,312.05
Income from Investments	19,856.82
Fee & Other Income	96,876.91
<b>TOTAL INCOME</b>	<b>607,045.78</b>
<b>EXPENSES</b>	
Employee Comp & Benefits	193,918.70
Travel & Conference	6,389.17
Occupancy & Operations	79,836.46
Education & Promotion	25,157.29
Prov for Loan Loss	64,620.12
Operating Fees	1,707.16
Miscellaneous Expenses	52,915.86
<b>OPERATING EXPENSES</b>	<b>424,544.76</b>
<b>COST OF FUNDS</b>	
Dividend & Interest Expense	83,116.15
<b>TOTAL EXPENSES</b>	<b>507,660.91</b>
<b>NET INCOME FROM OPERATIONS</b>	<b>99,384.87</b>
NCUA ASSESSMENT	0.00
NON OPER GAIN (LOSS)	0.00
<b>NET TRANSFER TO UNDIVIDED EARNINGS</b>	<b>99,384.87</b>

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