

BALANCE SHEET
as of
November 30, 2022

ASSETS		LIABILITIES & EQUITY	
Loans	92,094,388.47	Accounts Payable	1,129,705.44
Allowance for Loss	(829,080.33)	Accrued Expenses	292,655.39
Accounts Receivable	102,865.00	Dividends Payable	61,010.22
Cash & Cash Accounts	3,758,361.09	Other Liabilities	8,368,554.41
Investments	9,417,095.70	Net Pension Liability	-
Fed EBA-Sweep & Reg D. Reserve	2,731,014.51	MEMBER EQUITY	
Prepaid Expenses	218,310.59	Regular Shares	34,732,157.12
Fixed Assets	3,941,357.06	All Other Shares	56,482,912.67
Deposit in NCUSIF	800,508.49	RESERVES AND UND EARN	13,593,081.59
Other Assets	917,257.55	OTHER RESERVES	0.00
Liability for Pensions	0.00	OTHER COMPREHENSIVE INC	(1,507,998.71)
TOTAL ASSETS	113,152,078.13	TOTAL LIABILITIES & EQUITY	113,152,078.13

INCOME & EXPENSE
Year to Date
November 30, 2022

INCOME	
Income from Loans	462,472.19
Income from Investments	16,887.71
Fee & Other Income	115,153.58
TOTAL INCOME	594,513.48
EXPENSES	
Employee Comp & Benefits	214,105.69
Travel & Conference	7,329.05
Occupancy & Operations	79,438.24
Education & Promotion	25,107.53
Prov for Loan Loss	82,661.27
Operating Fees	1,707.16
Miscellaneous Expenses	44,305.25
OPERATING EXPENSES	454,654.19
COST OF FUNDS	
Dividend & Interest Expense	65,191.41
TOTAL EXPENSES	519,845.60
NET INCOME FROM OPERATIONS	74,667.88
NCUA ASSESSMENT	0.00
NON OPER GAIN (LOSS)	0.00
NET TRANSFER TO UNDIVIDED EARNINGS	74,667.88

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