

**BALANCE SHEET**

as of

**April 30, 2023**

<b>ASSETS</b>		<b>LIABILITIES &amp; EQUITY</b>	
Loans	101,195,883.73	Accounts Payable	1,823,825.70
Allowance for Loss	(938,924.50)	Accrued Expenses	329,334.84
Accounts Receivable	168,998.51	Dividends Payable	139,258.39
Cash & Cash Accounts	2,955,201.65	Other Liabilities	4,825,535.84
Investments	9,084,413.26	Net Pension Liability	-
Fed EBA-Sweep & Reg D. Reserve	6,675,514.51	<b>MEMBER EQUITY</b>	
Prepaid Expenses	242,830.97	Regular Shares	30,990,102.26
Fixed Assets	4,849,113.31	All Other Shares	75,182,994.48
Deposit in NCUSIF	895,249.92	<b>RESERVES AND UND EARN</b>	14,104,243.67
Other Assets	1,009,284.87	<b>OTHER RESERVES</b>	0.00
Liability for Pensions	0.00	OTHER COMPREHENSIVE INC	(1,257,728.95)
<b>TOTAL ASSETS</b>	<b><u>126,137,566.23</u></b>	<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b><u>126,137,566.23</u></b>

**INCOME & EXPENSE**

Year to Date

**April 30, 2023**

<b>INCOME</b>	
Income from Loans	531,897.53
Income from Investments	40,673.15
Fee & Other Income	103,058.85
<b>TOTAL INCOME</b>	<b><u>675,629.53</u></b>
<b>EXPENSES</b>	
Employee Comp & Benefits	186,172.93
Travel & Conference	8,097.82
Occupancy & Operations	63,668.83
Education & Promotion	25,065.53
Prov for Loan Loss	88,497.38
Operating Fees	990.17
Miscellaneous Expenses	46,576.58
<b>OPERATING EXPENSES</b>	<b><u>419,069.24</u></b>
<b>COST OF FUNDS</b>	
Dividend & Interest Expense	144,647.77
<b>TOTAL EXPENSES</b>	<b><u>563,717.01</u></b>
<b>NET INCOME FROM OPERATIONS</b>	<b><u>111,912.52</u></b>
NCUA ASSESSMENT	0.00
NON OPER GAIN (LOSS)	0.00
<b>NET TRANSFER TO UNDIVIDED EARNINGS</b>	<b><u>111,912.52</u></b>

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