Balance Sheet as of December 31

ASSETS	2023	2022
Consumer Loans	48,084,889	45,918,542
Mortgage Loans	20,703,452	21,189,821
Home Equity	22,235,177	19,652,805
Participation Loans	2,017,498	1,841,852
Allowance for Credit Losses	(229,057)	(241,777)
Net Loans	92,811,959	88,361,243
Cash	205,392	529,747
Investments	34,640,642	40,428,838
Fixed & Other Assets	2,364,298	3,728,959
NCUA Share Insurance Capitalization Deposit	1,138,933	1,165,295
Total Assets	131,161,224	134,214,082
LIABILITIES AND MEMBERS' EQUITY		
Regular Savings	58,984,276	66,380,347
Share Draft Checking	25,443,107	26,844,934
Money Market Savings	11,046,027	15,404,192
Share Certificates	16,674,964	7,392,267
IRA Savings and IRA Certificates	2,274,366	2,323,253
Club Savings	1,042,807	1,266,042
Youth Savings	641,526	797,456
Total Deposits	116,107,073	120,408,491
Total Deposits	110,107,070	120,400,471
Liabilities	625,354	913,923
Members' Equity	14,428,797	12,891,668
Total Liabilities and Members' Equity	131,161,224	134,214,082
Number of Members	8,827	8,705
Number of Members	0,027	8,703
Income Statement for year ended December 31		
INTEREST INCOME		
Loans to Members	3.754.258	2.852.355
Loans to Members Investments	3,754,258 528,000	2,852,355 503,573
Investments	528,000	503,573
Investments Total Interest Income		
Investments Total Interest Income Interest and Dividend Expense	528,000 4,282,258	503,573 3,355,928
Investments Total Interest Income Interest and Dividend Expense Interest on Borrowed Funds	528,000 4,282,258 (2,143)	503,573 3,355,928 (374)
Investments Total Interest Income Interest and Dividend Expense	528,000 4,282,258	503,573 3,355,928
Investments Total Interest Income Interest and Dividend Expense Interest on Borrowed Funds Dividends on Members Share Deposits	528,000 4,282,258 (2,143) (514,704)	503,573 3,355,928 (374)
Investments Total Interest Income Interest and Dividend Expense Interest on Borrowed Funds	528,000 4,282,258 (2,143)	503,573 3,355,928 (374) (115,279)
Investments Total Interest Income Interest and Dividend Expense Interest on Borrowed Funds Dividends on Members Share Deposits Net Interest Income before Recovery for Credit Losses Recovery for Credit Losses	528,000 4,282,258 (2,143) (514,704) 3,765,411 107,464	503,573 3,355,928 (374) (115,279) 3,240,275 58,202
Investments Total Interest Income Interest and Dividend Expense Interest on Borrowed Funds Dividends on Members Share Deposits Net Interest Income before Recovery for Credit Losses	528,000 4,282,258 (2,143) (514,704) 3,765,411	503,573 3,355,928 (374) (115,279) 3,240,275
Investments Total Interest Income Interest and Dividend Expense Interest on Borrowed Funds Dividends on Members Share Deposits Net Interest Income before Recovery for Credit Losses Recovery for Credit Losses	528,000 4,282,258 (2,143) (514,704) 3,765,411 107,464	503,573 3,355,928 (374) (115,279) 3,240,275 58,202
Investments Total Interest Income Interest and Dividend Expense Interest on Borrowed Funds Dividends on Members Share Deposits Net Interest Income before Recovery for Credit Losses Recovery for Credit Losses Net Income After Recovery for Credit Losses	528,000 4,282,258 (2,143) (514,704) 3,765,411 107,464	503,573 3,355,928 (374) (115,279) 3,240,275 58,202
Investments Total Interest Income Interest and Dividend Expense Interest on Borrowed Funds Dividends on Members Share Deposits Net Interest Income before Recovery for Credit Losses Recovery for Credit Losses Net Income After Recovery for Credit Losses NON-INTEREST INCOME	528,000 4,282,258 (2,143) (514,704) 3,765,411 107,464 3,872,875	503,573 3,355,928 (374) (115,279) 3,240,275 58,202 3,298,477
Investments Total Interest Income Interest and Dividend Expense Interest on Borrowed Funds Dividends on Members Share Deposits Net Interest Income before Recovery for Credit Losses Recovery for Credit Losses Net Income After Recovery for Credit Losses NON-INTEREST INCOME Non-Interest Income (Fee and Other Operating Income) NON-INTEREST EXPENSES	528,000 4,282,258 (2,143) (514,704) 3,765,411 107,464 3,872,875 915,734	503,573 3,355,928 (374) (115,279) 3,240,275 58,202 3,298,477
Interest Income Interest and Dividend Expense Interest on Borrowed Funds Dividends on Members Share Deposits Net Interest Income before Recovery for Credit Losses Recovery for Credit Losses Net Income After Recovery for Credit Losses NON-INTEREST INCOME Non-Interest Income (Fee and Other Operating Income) NON-INTEREST EXPENSES Compensation and Benefits	528,000 4,282,258 (2,143) (514,704) 3,765,411 107,464 3,872,875 915,734 1,653,105	503,573 3,355,928 (374) (115,279) 3,240,275 58,202 3,298,477 892,222 1,448,969
Interest Income Interest and Dividend Expense Interest on Borrowed Funds Dividends on Members Share Deposits Net Interest Income before Recovery for Credit Losses Recovery for Credit Losses Net Income After Recovery for Credit Losses NON-INTEREST INCOME Non-Interest Income (Fee and Other Operating Income) NON-INTEREST EXPENSES Compensation and Benefits Office Occupancy and Operations	528,000 4,282,258 (2,143) (514,704) 3,765,411 107,464 3,872,875 915,734 1,653,105 1,056,634	503,573 3,355,928 (374) (115,279) 3,240,275 58,202 3,298,477 892,222 1,448,969 975,436
Interest Income Interest and Dividend Expense Interest on Borrowed Funds Dividends on Members Share Deposits Net Interest Income before Recovery for Credit Losses Recovery for Credit Losses Net Income After Recovery for Credit Losses NON-INTEREST INCOME Non-Interest Income (Fee and Other Operating Income) NON-INTEREST EXPENSES Compensation and Benefits Office Occupancy and Operations Professional and Outside Services	528,000 4,282,258 (2,143) (514,704) 3,765,411 107,464 3,872,875 915,734 1,653,105 1,056,634 571,970	503,573 3,355,928 (374) (115,279) 3,240,275 58,202 3,298,477 892,222 1,448,969 975,436 456,432
Interest Income Interest and Dividend Expense Interest on Borrowed Funds Dividends on Members Share Deposits Net Interest Income before Recovery for Credit Losses Recovery for Credit Losses Net Income After Recovery for Credit Losses NON-INTEREST INCOME Non-Interest Income (Fee and Other Operating Income) NON-INTEREST EXPENSES Compensation and Benefits Office Occupancy and Operations Professional and Outside Services Federal Operating Fee	528,000 4,282,258 (2,143) (514,704) 3,765,411 107,464 3,872,875 915,734 1,653,105 1,056,634 571,970 21,194	503,573 3,355,928 (374) (115,279) 3,240,275 58,202 3,298,477 892,222 1,448,969 975,436 456,432 18,997
Interest Income Interest and Dividend Expense Interest on Borrowed Funds Dividends on Members Share Deposits Net Interest Income before Recovery for Credit Losses Recovery for Credit Losses Net Income After Recovery for Credit Losses NON-INTEREST INCOME Non-Interest Income (Fee and Other Operating Income) NON-INTEREST EXPENSES Compensation and Benefits Office Occupancy and Operations Professional and Outside Services Federal Operating Fee Association Dues	528,000 4,282,258 (2,143) (514,704) 3,765,411 107,464 3,872,875 915,734 1,653,105 1,056,634 571,970 21,194 16,841	503,573 3,355,928 (374) (115,279) 3,240,275 58,202 3,298,477 892,222 1,448,969 975,436 456,432 18,997 13,926
Interest Income Interest and Dividend Expense Interest on Borrowed Funds Dividends on Members Share Deposits Net Interest Income before Recovery for Credit Losses Recovery for Credit Losses Net Income After Recovery for Credit Losses Non-Interest Income (Fee and Other Operating Income) Non-Interest Income (Fee and Other Operating Income) NON-INTEREST EXPENSES Compensation and Benefits Office Occupancy and Operations Professional and Outside Services Federal Operating Fee Association Dues Miscellaneous Operating Expenses	528,000 4,282,258 (2,143) (514,704) 3,765,411 107,464 3,872,875 915,734 1,653,105 1,056,634 571,970 21,194	503,573 3,355,928 (374) (115,279) 3,240,275 58,202 3,298,477 892,222 1,448,969 975,436 456,432 18,997 13,926 (138)
Interest Income Interest and Dividend Expense Interest on Borrowed Funds Dividends on Members Share Deposits Net Interest Income before Recovery for Credit Losses Recovery for Credit Losses Net Income After Recovery for Credit Losses NON-INTEREST INCOME Non-Interest Income (Fee and Other Operating Income) NON-INTEREST EXPENSES Compensation and Benefits Office Occupancy and Operations Professional and Outside Services Federal Operating Fee Association Dues	528,000 4,282,258 (2,143) (514,704) 3,765,411 107,464 3,872,875 915,734 1,653,105 1,056,634 571,970 21,194 16,841	503,573 3,355,928 (374) (115,279) 3,240,275 58,202 3,298,477 892,222 1,448,969 975,436 456,432 18,997 13,926