

## Balance Sheet as of December 31, 2021

	2021	2020
<b>ASSETS</b>		
Consumer Loans	33,575,138	34,850,265
Mortgage Loans	19,678,176	16,729,320
Home Equity	16,254,512	16,536,203
Allowance for loan losses	(217,311)	(273,723)
<b>Net Loans</b>	<b>69,290,515</b>	<b>67,842,065</b>
Cash	555,914	607,278
Investments	52,439,965	41,271,178
Fixed & Other Assets	3,631,634	3,618,187
NCUA Share Insurance Capitalization Deposit	1,070,385	935,933
<b>Total Assets</b>	<b>126,988,413</b>	<b>114,274,641</b>
<b>LIABILITIES AND MEMBERS' EQUITY</b>		
Regular Savings	62,306,556	55,708,386
Share Draft Checking	25,344,284	22,667,802
Money Market Savings	15,634,384	12,970,422
Share Certificates	7,176,529	7,729,199
IRA Savings and IRA Certificates	2,231,246	2,030,450
Youth Savings	861,316	926,955
Club Savings	821,860	802,369
<b>Total Deposits</b>	<b>114,376,175</b>	<b>102,835,583</b>
Liabilities	762,099	635,247
Members' Equity	11,850,139	10,803,811
<b>Total Liabilities and Members' Equity</b>	<b>126,988,413</b>	<b>114,274,641</b>
Number of Members	8,409	8,374

## Income Statement as of December 31, 2021

<b>INTEREST INCOME</b>		
Loans to Members	2,639,427	2,727,735
Investments	318,760	390,541
<b>Total Interest Income</b>	<b>2,958,187</b>	<b>3,118,276</b>
<b>Interest and Dividend Expense</b>		
Interest on Borrowed Funds	(110)	(268)
Dividends on Members Share Deposits	(136,814)	(227,407)
<b>Net Interest Income before Provision for Loan Loss</b>	<b>2,821,263</b>	<b>2,890,601</b>
Provision for Loan Loss	87,685	(190,776)
<b>Net Income After Provision for Loan Loss</b>	<b>2,908,948</b>	<b>2,699,825</b>
<b>NON-INTEREST INCOME</b>		
Non-Interest Income (Fee and Other Operating Income)	1,029,236	688,046
<b>NON-INTEREST EXPENSES</b>		
Compensation and Benefits	1,330,053	1,272,663
Office Occupancy and Operations	936,159	826,957
Professional and Outside Services	547,892	460,504
Federal Operating Fee	23,109	25,041
Association Dues	11,302	15,500
Miscellaneous Operating Expenses	(616)	(526)
Gain (Loss) on Investments	2,244	—
<b>Net Income</b>	<b>1,088,041</b>	<b>787,732</b>