

STATEMENT OF FINANCIAL CONDITION

(as of December 31, 2018)

ASSETS (cents omitted)

• LOANS TO MEMBERS	\$13,988,977
• CASH ON HAND	\$902,082
• INVESTMENTS	\$14,264,748
• OTHER ASSETS	\$476,678
TOTAL ASSETS	\$29,632,485

LIABILITIES (cents omitted)

• SHARES/SAVINGS	\$19,964,968
• CERTIFICATES	\$771,998
• CHECKING ACCOUNTS	\$2,731,821
• IRA ACCOUNTS	\$1,663,038
• REGULAR RESERVE	\$415,594
• UNDIVIDED EARNINGS	\$2,932,231
• OTHER LIABILITIES	\$1,152,835
TOTAL LIABILITIES	\$29,632,485



INCOME AND EXPENSE STATEMENT

(as of December 31, 2018)

INCOME (cents omitted)

• INTEREST ON LOANS	\$624,904
• INVESTMENT INCOME	\$269,184
• OTHER INCOME	\$271,368
TOTAL INCOME	\$1,165,456

DISTRIBUTION OF INCOME (cents omitted)

• TOTAL INCOME	\$1,165,456
• LESS TOTAL EXPENSE	\$823,623
• NET INCOME	\$341,833
• LESS RESER DEPOSIT	-\$0.00
• LESS DIVIDENDS PAID	\$70,734
BALANCE TO UNDIVIDED EARNINGS	\$271,099



TOTAL MEMBERSHIP

2730