



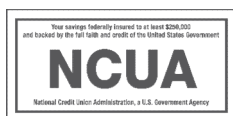
Month End Performance Report April-24

Financial Condition

	<u>Balance</u>
Cash	\$67,704,837
Investments	\$207,723,088
Gross Loans	\$850,205,962
Net Deferred (Fees) Costs	\$1,978,661
Hedge Item Basis Adjustment	(\$2,490,666)
Allowance for Loan Loss	(\$2,178,915)
Net Loans	\$847,515,041
Fixed Assets	\$24,243,800
Other Assets	\$71,669,464
Total Assets	<u>\$1,218,856,230</u>
Regular Shares	\$228,812,819
Share Drafts	\$175,198,070
Money Market	\$218,862,113
Escrow Shares	\$1,127,011
IRA Shares	\$24,353,495
Certificates	\$270,052,488
Non-Member CDs	\$49,304,360
Business Regular Shares	\$8,566,793
Business Checking	\$32,410,634
Business Money Market	\$12,022,268
Business Certificates	\$6,546,424
Total Shares	\$1,027,256,475
Funds Purchased	\$77,500,000
Other Liabilities	\$13,566,390
Total Liabilities	\$1,118,322,866
Regular Reserves	\$0
Undivided Earnings	\$123,287,195
Unrealized Gain (Loss)	(\$22,753,831)
Total Equity	\$100,533,364
Total Liabilities & Equity	<u>\$1,218,856,230</u>

Delinquent Loans Summary

60 to 179 Days	\$1,637,195
More Than 179 Days	\$84,772
Total	<u>\$1,721,967</u>
Delinquent Loans / Gross Loans	0.20%
Delinquent Loans / Total Assets	0.14%



Income Statement

	<u>Month to Date</u>	<u>Year to Date</u>
Interest on Loans	\$3,845,132	\$15,022,512
Interest on Investments	\$815,533	\$2,772,653
Equity Profit and Loss	(\$121,256)	\$130,240
Total Interest Income	\$4,539,410	\$17,925,405
Dividend Expense	\$1,611,434	\$6,100,315
Funds Purchased	\$337,715	\$1,395,341
Total Interest Expense	\$1,949,149	\$7,495,656
Net Interest Income	\$2,590,261	\$10,429,749
Provision for Loan Loss	\$538,520	\$1,587,452
Net Interest Income after Prov	\$2,051,741	\$8,842,297
Share Fee Income	\$373,148	\$1,499,605
Loan Fee Income	\$74,896	\$254,932
Sold Loan Fee Income	\$708	\$2,861
Debit Interchange Income	\$457,083	\$1,696,281
Credit Interchange Income	\$42,675	\$137,608
Income from Reimbursement	\$41,264	\$203,577
Other Misc Income	\$177,842	\$730,930
Other Gain/(Loss)	\$2,012	(\$4,877)
Total Non-Interest Income	\$1,169,629	\$4,520,919
Salary & Benefits	\$1,014,854	\$4,147,530
Travel & Conference	\$20,617	\$100,162
Occupancy	\$157,735	\$635,302
Office Operations	\$306,845	\$1,184,492
Marketing	\$67,722	\$288,365
Loan Expense	\$153,972	\$561,480
Professional & Outside	\$170,409	\$607,637
Member Service Operations	\$408,267	\$1,706,686
Other Misc Expense	\$27,408	\$110,683
Total Non-Interest Expense	\$2,327,828	\$9,342,338
Net Income	<u>\$893,543</u>	<u>\$4,020,878</u>

Capital Ratio

To be considered well capitalized a credit union must have a net-worth ratio of at least 7%

Capital Ratio 10.11%

I certify to the best of my knowledge and belief, this statement and the related statements are true and correct and present fairly the financial position and the results of operations of the periods covered.

Katelyn Brown

VP Accounting & Finance