



Month End Performance Report July-21

Financial Condition

	Balance
Cash	\$112,607,613
Investments	\$188,418,124
Gross Loans	\$513,705,930
Net Deferred (Fees) Costs	\$1,616,140
Allowance for Loan Loss	<u>(\$3,626,518)</u>
Net Loans	\$511,695,552
Fixed Assets	\$19,295,103
Other Assets	\$51,554,435
Total Assets	<u><u>\$883,570,827</u></u>
Regular Shares	\$251,120,975
Share Drafts	\$160,501,714
Money Market	\$237,452,895
Escrow Shares	\$1,731,824
IRA Shares	\$26,970,051
Certificates	\$88,697,988
Non-Member CDs	\$0
Business Accounts	<u>\$21,651,096</u>
Total Shares	\$788,126,543
Funds Purchased	\$0
Other Liabilities	<u>\$10,416,457</u>
Total Liabilities	\$798,542,999
Regular Reserves	\$5,672,387
Undivided Earnings	\$80,417,749
Unrealized Gain (Loss)	<u>(\$1,062,308)</u>
Total Equity	\$85,027,828
Total Liabilities & Equity	<u><u>\$883,570,827</u></u>

Delinquent Loans Summary

60 to 179 Days	\$442,492
More Than 179 Days	<u>\$10,652</u>
Total	\$453,145
Delinquent Loans / Gross Loans	0.09%
Delinquent Loans / Total Assets	0.05%



Income Statement

	Month to Date	Year to Date
Interest on Loans	\$1,778,249	\$12,259,788
Interest on Investments	\$221,481	\$1,345,959
Equity Profit and Loss	<u>\$139,296</u>	<u>\$290,862</u>
Total Interest Income	\$2,139,026	\$13,896,609
Dividend Expense	\$140,540	\$981,820
Funds Purchased	<u>\$0</u>	<u>\$167</u>
Total Interest Expense	\$140,540	\$981,987
Net Interest Income	\$1,998,487	\$12,914,622
Provision for Loan Loss	<u>\$123,870</u>	<u>(\$189,272)</u>
Net Interest Income after Prov	\$1,874,617	\$13,103,894
Share Fee Income	\$281,693	\$1,648,794
Loan Fee Income	\$59,021	\$453,159
Sold Loan Fee Income	\$1,130	\$8,818
Debit Interchange Income	\$404,290	\$2,850,816
Credit Interchange Income	\$26,412	\$155,346
Income from Reimbursement	\$41,735	\$360,088
Other Misc Income	\$186,398	\$734,491
Other Gain/(Loss)	<u>\$0</u>	<u>(\$80,728)</u>
Total Non-Interest Income	\$1,000,678	\$6,130,783
Salary & Benefits	\$840,877	\$5,689,515
Travel & Conference	\$14,111	\$80,512
Occupancy	\$145,133	\$991,739
Office Operations	\$242,588	\$1,608,081
Marketing	\$53,028	\$333,213
Loan Expense	\$119,967	\$751,994
Professional & Outside	\$63,388	\$527,910
Member Service Operations	\$315,873	\$2,029,045
Other Misc Expense	<u>\$22,729</u>	<u>\$174,201</u>
Total Non-Interest Expense	\$1,817,695	\$12,186,211
Net Income	<u><u>\$1,057,600</u></u>	<u><u>\$7,048,467</u></u>

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.

Antonio Dias

Chief Financial Officer