# Consolidated Balance Sheet

| | Dec 2020 | Jun 2021 | Jul 2021 | YTD Change |
|---|---|---|---|---|
| **Assets** | | | | |
| Cash | $5,930,177 | $6,153,637 | $5,959,424 | $29,248 |
| Loans After Loan Loss | $320,797,777 | $327,888,252 | $330,140,452 | $9,342,675 |
| Investments | $85,797,288 | $113,650,614 | $115,499,964 | $29,702,677 |
| Property & Equipment | $8,098,782 | $9,457,017 | $9,372,231 | $1,273,448 |
| Other Assets | $14,850,349 | $14,755,591 | $14,985,497 | $135,149 |
| **Total Assets** | $435,474,373 | $471,905,112 | $475,957,569 | $40,483,196 |
| | | | | |
| **Liabilities & Capital** | | | | |
| **Liabilities** | | | | |
| Shares | $385,641,676 | $418,056,069 | $420,944,202 | $35,302,525 |
| Other Liabilities | $4,722,945 | $5,955,291 | $6,484,966 | $1,762,021 |
| Total Liabilities | $390,364,621 | $424,011,359 | $427,429,168 | $37,064,547 |
| **Capital** | | | | |
| Regular Reserves | $4,240,576 | $4,240,576 | $4,240,576 | $0 |
| Undivided Earnings | $40,869,176 | $43,653,177 | $44,287,826 | $3,418,650 |
| Total Capital | $45,109,752 | $47,893,752 | $48,528,402 | $3,418,650 |
| **Total Liabilities & Capital** | $435,474,373 | $471,905,112 | $475,957,569 | $40,483,196 |

# Consolidated Income Statement YTD

| | Jun 2021 | Jul 2021 | Change from Prior Month | Jul 2020 | Current Year Vs Prior Year |
|---|---|---|---|---|---|
| **Interest Income** | | | | | |
| Interest On Loans | $6,997,210 | $8,195,060 | $1,197,849 | $8,282,600 | ($87,541) |
| Interest On Investments | $534,309 | $634,928 | $100,619 | $749,435 | ($114,507) |
| Total Interest Income | $7,531,519 | $8,829,987 | $1,298,469 | $9,032,035 | ($202,048) |
| | | | | | |
| **Dividend and Interest Expense** | | | | | |
| Shares | ($956,744) | ($1,117,763) | ($161,019) | ($1,274,190) | $156,426 |
| Other | ($42) | ($42) | $0 | ($16,858) | $16,816 |
| Total Dividend and Interest Expense | ($956,786) | ($1,117,805) | ($161,019) | ($1,291,047) | $173,242 |
| | | | | | |
| **Net Interest Income** | $6,574,733 | $7,712,182 | $1,137,449 | $7,740,988 | ($28,806) |
| | | | | | |
| Fee Income | $3,129,842 | $3,663,795 | $533,953 | $3,252,916 | $410,879 |
| Operating Expense | ($7,631,773) | ($8,923,944) | ($1,292,171) | ($9,070,170) | $146,226 |
| Loan Provision | $769,853 | $820,118 | $50,265 | ($1,037,113) | $1,857,231 |
| Non-operating Gain/(Loss) | ($13,205) | ($6,362) | $6,843 | ($166,452) | ($160,090) |
| | | | | | |
| **Net Income** | $2,855,861 | $3,278,514 | $422,653 | $1,053,072 | $2,225,442 |

Cory Corrigan, CEO