

## Consolidated Balance Sheet

	Prior Year End Dec 2023	Prior Month Dec 2023	Current Month Jan 2024	YTD Change
<b>Assets</b>				
Cash	\$4,715,093	\$4,715,093	\$4,401,816	(\$313,277)
Loans After Loan Loss	\$369,599,479	\$369,599,479	\$369,083,673	(\$515,806)
Investments	\$110,488,897	\$110,488,897	\$112,134,131	\$1,645,234
Property & Equipment	\$8,349,583	\$8,349,583	\$8,289,729	(\$59,854)
Other Assets	\$20,594,004	\$20,594,004	\$21,010,430	\$416,426
<b>Total Assets</b>	<b>\$513,747,056</b>	<b>\$513,747,056</b>	<b>\$514,919,779</b>	<b>\$1,172,723</b>
<b>Liabilities &amp; Capital</b>				
<b>Liabilities</b>				
Shares	\$392,009,768	\$392,009,768	\$393,886,270	\$1,876,502
Other Liabilities	\$73,843,340	\$73,843,340	\$72,666,640	(\$1,176,700)
Total Liabilities	\$465,853,108	\$465,853,108	\$466,552,910	\$699,802
<b>Capital</b>				
Regular Reserves	\$4,240,576	\$4,240,576	\$4,240,576	\$0
Undivided Earnings	\$43,653,372	\$43,653,372	\$44,126,293	\$472,922
Total Capital	\$47,893,948	\$47,893,948	\$48,366,869	\$472,922
<b>Total Liabilities &amp; Capital</b>	<b>\$513,747,056</b>	<b>\$513,747,056</b>	<b>\$514,919,779</b>	<b>\$1,172,723</b>

## Consolidated Income Statement YTD

	Dec 2023	Jan 2024	Change from Prior Month	Jan 2023	Current Year Vs Prior Year
<b>Interest Income</b>					
Interest On Loans	\$19,012,259	\$1,751,133	(\$17,261,127)	\$1,463,739	\$287,394
Interest On Investments	\$3,380,481	\$291,381	(\$3,089,099)	\$143,971	\$147,411
Total Interest Income	\$22,392,740	\$2,042,514	(\$20,350,226)	\$1,607,710	\$434,804
<b>Dividend and Interest Expense</b>					
Shares	(\$2,641,104)	(\$327,245)	\$2,313,859	(\$174,795)	(\$152,449)
Other	(\$2,056,117)	(\$222,690)	\$1,833,426	(\$1,403)	(\$221,288)
Total Dividend and Interest Expense	(\$4,697,221)	(\$549,935)	\$4,147,285	(\$176,198)	(\$373,737)
<b>Net Interest Income</b>	<b>\$17,695,519</b>	<b>\$1,492,579</b>	<b>(\$16,202,941)</b>	<b>\$1,431,512</b>	<b>\$61,067</b>
Fee Income	\$6,774,795	\$606,175	(\$6,168,619)	\$519,137	\$87,038
Operating Expense	(\$19,105,165)	(\$1,711,472)	\$17,393,693	(\$1,375,717)	(\$335,755)
Loan Provision	(\$1,409,020)	(\$179,479)	\$1,229,541	(\$238,790)	\$59,311
Non-operating Gain/(Loss)	\$23,080	\$0	(\$23,080)	\$4,764	\$4,764
<b>Net Income</b>	<b>\$3,805,224</b>	<b>\$165,195</b>	<b>(\$3,640,029)</b>	<b>\$331,378</b>	<b>(\$166,183)</b>



Cory Corrigan, CEO