

## Consolidated Balance Sheet

	Dec 2021	Mar 2022	Apr 2022	YTD Change
<b>Assets</b>				
Cash	\$6,788,037	\$6,773,305	\$7,495,445	\$707,408
Loans After Loan Loss	\$338,492,931	\$340,291,137	\$338,224,253	(\$268,677)
Investments	\$107,410,727	\$116,879,075	\$115,906,306	\$8,495,578
Property & Equipment	\$9,240,209	\$9,010,890	\$8,962,743	(\$277,465)
Other Assets	\$15,027,663	\$14,911,450	\$16,287,566	\$1,259,902
<b>Total Assets</b>	<u>\$476,959,567</u>	<u>\$487,865,857</u>	<u>\$486,876,313</u>	<u>\$9,916,746</u>
<b>Liabilities &amp; Capital</b>				
<b>Liabilities</b>				
Shares	\$421,665,075	\$435,086,204	\$437,391,150	\$15,726,075
Other Liabilities	\$5,537,478	\$6,836,049	\$6,102,100	\$564,622
<b>Total Liabilities</b>	<u>\$427,202,553</u>	<u>\$441,922,253</u>	<u>\$443,493,251</u>	<u>\$16,290,697</u>
<b>Capital</b>				
Regular Reserves	\$4,240,576	\$4,240,576	\$4,240,576	\$0
Undivided Earnings	\$45,516,438	\$41,703,029	\$39,142,486	(\$6,373,952)
<b>Total Capital</b>	<u>\$49,757,014</u>	<u>\$45,943,604</u>	<u>\$43,383,062</u>	<u>(\$6,373,952)</u>
<b>Total Liabilities &amp; Capital</b>	<u>\$476,959,567</u>	<u>\$487,865,857</u>	<u>\$486,876,313</u>	<u>\$9,916,746</u>

## Consolidated Income Statement YTD

	Mar 2022	Apr 2022	Change from Prior Month	Apr 2021	Current Year Vs Prior Year
<b>Interest Income</b>					
Interest On Loans	\$3,547,703	\$4,728,476	\$1,180,773	\$4,602,354	\$126,122
Interest On Investments	\$337,946	\$454,976	\$117,030	\$333,903	\$121,073
<b>Total Interest Income</b>	<u>\$3,885,649</u>	<u>\$5,183,452</u>	<u>\$1,297,804</u>	<u>\$4,936,257</u>	<u>\$247,195</u>
<b>Dividend and Interest Expense</b>					
Shares	(\$459,946)	(\$608,386)	(\$148,440)	(\$638,764)	\$30,378
Other	\$0	\$0	\$0	(\$42)	\$42
<b>Total Dividend and Interest Expense</b>	<u>(\$459,946)</u>	<u>(\$608,386)</u>	<u>(\$148,440)</u>	<u>(\$638,806)</u>	<u>\$30,420</u>
<b>Net Interest Income</b>	<u>\$3,425,703</u>	<u>\$4,575,066</u>	<u>\$1,149,363</u>	<u>\$4,297,451</u>	<u>\$277,615</u>
Fee Income	\$1,502,660	\$2,095,106	\$592,446	\$2,065,657	\$29,449
Operating Expense	(\$4,722,732)	(\$6,270,256)	(\$1,547,524)	(\$5,076,780)	(\$1,193,476)
Loan Provision	(\$115,471)	(\$230,145)	(\$114,674)	\$599,229	(\$829,373)
Non-operating Gain/(Loss)	\$4,016	\$4,016	\$0	(\$13,322)	(\$17,338)
<b>Net Income</b>	<u>\$86,144</u>	<u>\$165,755</u>	<u>\$79,611</u>	<u>\$1,898,879</u>	<u>(\$1,733,124)</u>



Cory Corrigan, CEO