

Consolidated Balance Sheet

	Dec 2021	Jun 2022	Jul 2022	YTD Change
Assets				
Cash	\$6,788,037	\$6,827,087	\$6,886,188	\$98,151
Loans After Loan Loss	\$338,492,931	\$342,938,916	\$343,360,910	\$4,867,980
Investments	\$107,410,727	\$113,979,391	\$113,968,180	\$6,557,453
Property & Equipment	\$9,240,209	\$8,882,613	\$8,822,539	(\$417,669)
Other Assets	\$15,027,663	\$14,940,315	\$15,150,431	\$122,768
Total Assets	\$476,959,567	\$487,568,321	\$488,188,249	\$11,228,683
Liabilities & Capital				
Liabilities				
Shares	\$421,665,075	\$440,401,148	\$437,528,014	\$15,862,938
Other Liabilities	\$5,537,478	\$6,048,133	\$7,313,580	\$1,776,101
Total Liabilities	\$427,202,553	\$446,449,281	\$444,841,593	\$17,639,040
Capital				
Regular Reserves	\$4,240,576	\$4,240,576	\$4,240,576	\$0
Undivided Earnings	\$45,516,438	\$36,878,465	\$39,106,080	(\$6,410,358)
Total Capital	\$49,757,014	\$41,119,041	\$43,346,656	(\$6,410,358)
Total Liabilities & Capital	\$476,959,567	\$487,568,321	\$488,188,249	\$11,228,683

Consolidated Income Statement YTD

	Jun 2022	Jul 2022	Change from Prior Month	Jul 2021	Current Year Vs Prior Year
Interest Income					
Interest On Loans	\$7,130,109	\$8,439,639	\$1,309,529	\$8,195,060	\$244,579
Interest On Investments	\$721,180	\$871,971	\$150,791	\$634,928	\$237,043
Total Interest Income	\$7,851,289	\$9,311,610	\$1,460,320	\$8,829,987	\$481,622
Dividend and Interest Expense					
Shares	(\$905,221)	(\$1,054,663)	(\$149,442)	(\$1,117,763)	\$63,100
Other	\$0	\$0	\$0	(\$42)	\$42
Total Dividend and Interest Expense	(\$905,221)	(\$1,054,663)	(\$149,442)	(\$1,117,805)	\$63,142
Net Interest Income	\$6,946,069	\$8,256,947	\$1,310,878	\$7,712,182	\$544,764
Fee Income	\$3,135,544	\$3,647,917	\$512,372	\$3,663,795	(\$15,878)
Operating Expense	(\$9,179,682)	(\$10,590,246)	(\$1,410,564)	(\$8,923,944)	(\$1,666,302)
Loan Provision	(\$444,570)	(\$558,159)	(\$113,589)	\$820,118	(\$1,378,277)
Non-operating Gain/(Loss)	\$4,016	\$11,929	\$7,914	(\$6,362)	(\$18,292)
Net Income	\$453,346	\$744,529	\$291,184	\$3,278,514	(\$2,533,984)



Cory Corrigan, CEO