

Consolidated Balance Sheet

	Dec 2020	Sep 2021	Oct 2021	YTD Change
Assets				
Cash	\$5,930,177	\$5,848,894	\$6,327,242	(\$81,282)
Loans After Loan Loss	\$320,797,777	\$333,400,730	\$332,608,007	\$12,602,953
Investments	\$85,797,288	\$117,681,617	\$117,497,129	\$31,884,329
Property & Equipment	\$8,098,782	\$9,257,865	\$9,232,603	\$1,159,083
Other Assets	\$14,850,349	\$13,834,335	\$14,988,274	(\$1,016,014)
Total Assets	\$435,474,373	\$480,023,442	\$480,653,254	\$44,549,069
Liabilities & Capital				
Liabilities				
Shares	\$385,641,676	\$424,681,894	\$425,943,193	\$39,040,218
Other Liabilities	\$4,722,945	\$6,147,973	\$5,923,592	\$1,425,029
Total Liabilities	\$390,364,621	\$430,829,868	\$431,866,785	\$40,465,246
Capital				
Regular Reserves	\$4,240,576	\$4,240,576	\$4,240,576	\$0
Undivided Earnings	\$40,869,176	\$44,952,998	\$44,545,894	\$4,083,823
Total Capital	\$45,109,752	\$49,193,574	\$48,786,469	\$4,083,823
Total Liabilities & Capital	\$435,474,373	\$480,023,442	\$480,653,254	\$44,549,069

Consolidated Income Statement YTD

	Sep 2021	Oct 2021	Change from Prior Month	Oct 2020	Current Year Vs Prior Year
Interest Income					
Interest On Loans	\$10,530,289	\$11,731,027	\$1,200,737	\$11,825,963	(\$94,936)
Interest On Investments	\$828,461	\$927,554	\$99,092	\$1,071,125	(\$143,571)
Total Interest Income	\$11,358,751	\$12,658,581	\$1,299,830	\$12,897,088	(\$238,507)
Dividend and Interest Expense					
Shares	(\$1,434,325)	(\$1,595,837)	(\$161,511)	(\$1,781,786)	\$185,949
Other	(\$42)	(\$42)	\$0	(\$20,313)	\$20,271
Total Dividend and Interest Expense	(\$1,434,367)	(\$1,595,878)	(\$161,511)	(\$1,802,099)	\$206,220
Net Interest Income	\$9,924,384	\$11,062,702	\$1,138,319	\$11,094,989	(\$32,287)
Fee Income	\$4,786,254	\$5,292,795	\$506,541	\$4,589,081	\$703,714
Operating Expense	(\$11,402,829)	(\$12,650,273)	(\$1,247,444)	(\$12,760,006)	\$109,733
Loan Provision	\$663,156	\$738,562	\$75,406	(\$2,724,775)	\$3,463,338
Non-operating Gain/(Loss)	\$253	\$253	\$0	(\$148,465)	(\$148,718)
Net Income	\$3,970,712	\$4,443,533	\$472,821	\$347,753	\$4,095,781



Cory Corrigan, CEO