

Consolidated Balance Sheet

	Dec 2021	Jul 2022	Aug 2022	YTD Change
Assets				
Cash	\$6,788,037	\$6,886,188	\$6,127,357	(\$660,681)
Loans After Loan Loss	\$338,492,931	\$343,360,910	\$347,534,166	\$9,041,235
Investments	\$107,410,727	\$113,968,180	\$106,321,976	(\$1,088,751)
Property & Equipment	\$9,240,209	\$8,822,539	\$8,758,826	(\$481,383)
Other Assets	\$15,027,663	\$15,150,431	\$15,401,554	\$373,890
Total Assets	\$476,959,567	\$488,188,249	\$484,143,878	\$7,184,312
Liabilities & Capital				
Liabilities				
Shares	\$421,665,075	\$437,528,014	\$433,534,470	\$11,869,395
Other Liabilities	\$5,537,478	\$7,313,580	\$6,430,142	\$892,664
Total Liabilities	\$427,202,553	\$444,841,593	\$439,964,612	\$12,762,059
Capital				
Regular Reserves	\$4,240,576	\$4,240,576	\$4,240,576	\$0
Undivided Earnings	\$45,516,438	\$39,106,080	\$39,938,690	(\$5,577,748)
Total Capital	\$49,757,014	\$43,346,656	\$44,179,266	(\$5,577,748)
Total Liabilities & Capital	\$476,959,567	\$488,188,249	\$484,143,878	\$7,184,312

Consolidated Income Statement YTD

	Jul 2022	Aug 2022	Change from Prior Month	Aug 2021	Current Year Vs Prior Year
Interest Income					
Interest On Loans	\$8,439,639	\$9,717,022	\$1,277,383	\$9,372,189	\$344,832
Interest On Investments	\$871,971	\$1,028,925	\$156,955	\$737,371	\$291,554
Total Interest Income	\$9,311,610	\$10,745,947	\$1,434,337	\$10,109,561	\$636,386
Dividend and Interest Expense					
Shares	(\$1,054,663)	(\$1,202,027)	(\$147,365)	(\$1,279,467)	\$77,440
Other	\$0	\$0	\$0	(\$42)	\$42
Total Dividend and Interest Expense	(\$1,054,663)	(\$1,202,027)	(\$147,365)	(\$1,279,509)	\$77,481
Net Interest Income	\$8,256,947	\$9,543,919	\$1,286,973	\$8,830,052	\$713,868
Fee Income	\$3,647,917	\$4,197,053	\$549,136	\$4,252,127	(\$55,074)
Operating Expense	(\$10,590,246)	(\$12,050,361)	(\$1,460,115)	(\$10,116,958)	(\$1,933,403)
Loan Provision	(\$558,159)	(\$779,958)	(\$221,799)	\$784,755	(\$1,564,713)
Non-operating Gain/(Loss)	\$11,929	\$11,929	\$0	(\$4,252)	(\$16,182)
Net Income	\$744,529	\$898,724	\$154,194	\$3,754,227	(\$2,855,504)



Cory Corrigan, CEO