

Consolidated Balance Sheet

	Dec 2021	May 2022	Jun 2022	YTD Change
Assets				
Cash	\$6,788,037	\$6,613,972	\$6,827,087	\$39,050
Loans After Loan Loss	\$338,492,931	\$338,804,861	\$342,938,916	\$4,445,985
Investments	\$107,410,727	\$116,745,318	\$113,979,391	\$6,568,663
Property & Equipment	\$9,240,209	\$8,914,735	\$8,882,613	(\$357,595)
Other Assets	\$15,027,663	\$15,157,798	\$14,940,315	(\$87,348)
Total Assets	\$476,959,567	\$486,236,683	\$487,568,321	\$10,608,755
Liabilities & Capital				
Liabilities				
Shares	\$421,665,075	\$437,541,306	\$440,401,148	\$18,736,073
Other Liabilities	\$5,537,478	\$5,563,842	\$6,048,133	\$510,654
Total Liabilities	\$427,202,553	\$443,105,148	\$446,449,281	\$19,246,727
Capital				
Regular Reserves	\$4,240,576	\$4,240,576	\$4,240,576	\$0
Undivided Earnings	\$45,516,438	\$38,890,960	\$36,878,465	(\$8,637,973)
Total Capital	\$49,757,014	\$43,131,536	\$41,119,041	(\$8,637,973)
Total Liabilities & Capital	\$476,959,567	\$486,236,683	\$487,568,321	\$10,608,755

Consolidated Income Statement YTD

	May 2022	Jun 2022	Change from Prior Month	Jun 2021	Current Year Vs Prior Year
Interest Income					
Interest On Loans	\$5,935,124	\$7,130,109	\$1,194,986	\$6,997,210	\$132,899
Interest On Investments	\$581,506	\$721,180	\$139,674	\$534,309	\$186,871
Total Interest Income	\$6,516,630	\$7,851,289	\$1,334,659	\$7,531,519	\$319,771
Dividend and Interest Expense					
Shares	(\$759,431)	(\$905,221)	(\$145,790)	(\$956,744)	\$51,523
Other	\$0	\$0	\$0	(\$42)	\$42
Total Dividend and Interest Expense	(\$759,431)	(\$905,221)	(\$145,790)	(\$956,786)	\$51,565
Net Interest Income	\$5,757,200	\$6,946,069	\$1,188,869	\$6,574,733	\$371,336
Fee Income	\$2,629,641	\$3,135,544	\$505,904	\$3,129,842	\$5,702
Operating Expense	(\$7,711,966)	(\$9,179,682)	(\$1,467,716)	(\$7,631,773)	(\$1,547,909)
Loan Provision	(\$261,966)	(\$444,570)	(\$182,603)	\$769,853	(\$1,214,423)
Non-operating Gain/(Loss)	\$4,016	\$4,016	\$0	(\$13,205)	(\$17,221)
Net Income	\$408,892	\$453,346	\$44,454	\$2,855,861	(\$2,402,515)



Cory Corrigan, CEO