

## Consolidated Balance Sheet

	Prior Year End Dec 2022	Prior Month Sep 2023	Current Month Oct 2023	YTD Change
<b>Assets</b>				
Cash	\$5,094,147	\$4,884,513	\$4,796,935	(\$297,212)
Loans After Loan Loss	\$354,519,641	\$362,288,297	\$365,719,917	\$11,200,276
Investments	\$85,929,316	\$113,443,327	\$107,936,210	\$22,006,894
Property & Equipment	\$8,663,239	\$8,455,906	\$8,428,004	(\$235,235)
Other Assets	\$16,495,954	\$15,730,797	\$19,564,811	\$3,068,857
<b>Total Assets</b>	<b>\$470,702,297</b>	<b>\$504,802,839</b>	<b>\$506,445,876</b>	<b>\$35,743,579</b>
<b>Liabilities &amp; Capital</b>				
<b>Liabilities</b>				
Shares	\$421,017,499	\$391,060,790	\$390,694,357	(\$30,323,142)
Other Liabilities	\$7,200,362	\$68,413,438	\$71,228,520	\$64,028,158
Total Liabilities	\$428,217,861	\$459,474,229	\$461,922,877	\$33,705,016
<b>Capital</b>				
Regular Reserves	\$4,240,576	\$4,240,576	\$4,240,576	\$0
Undivided Earnings	\$38,243,860	\$41,088,035	\$40,282,423	\$2,038,563
Total Capital	\$42,484,435	\$45,328,610	\$44,522,999	\$2,038,563
<b>Total Liabilities &amp; Capital</b>	<b>\$470,702,297</b>	<b>\$504,802,839</b>	<b>\$506,445,876</b>	<b>\$35,743,579</b>

## Consolidated Income Statement YTD

	Sep 2023	Oct 2023	Change from Prior Month	Oct 2022	Current Year Vs Prior Year
<b>Interest Income</b>					
Interest On Loans	\$13,898,250	\$15,584,711	\$1,686,461	\$12,363,804	\$3,220,907
Interest On Investments	\$2,491,920	\$2,773,333	\$281,413	\$1,356,056	\$1,417,276
Total Interest Income	\$16,390,169	\$18,358,044	\$1,967,875	\$13,719,860	\$4,638,184
<b>Dividend and Interest Expense</b>					
Shares	(\$1,828,953)	(\$2,096,057)	(\$267,104)	(\$1,524,067)	(\$571,991)
Other	(\$1,395,229)	(\$1,617,920)	(\$222,690)	\$0	(\$1,617,920)
Total Dividend and Interest Expense	(\$3,224,183)	(\$3,713,977)	(\$489,794)	(\$1,524,067)	(\$2,189,910)
<b>Net Interest Income</b>	<b>\$13,165,987</b>	<b>\$14,644,067</b>	<b>\$1,478,080</b>	<b>\$12,195,793</b>	<b>\$2,448,273</b>
<b>Other Income</b>					
Fee Income	\$4,792,921	\$5,271,293	\$478,371	\$5,191,639	\$79,653
Operating Expense	(\$13,896,836)	(\$15,563,499)	(\$1,666,663)	(\$14,936,708)	(\$626,791)
Loan Provision	(\$1,050,009)	(\$1,234,364)	(\$184,355)	(\$1,096,460)	(\$137,904)
Non-operating Gain/(Loss)	\$16,187	\$18,080	\$1,893	\$16,585	(\$1,495)
<b>Net Income</b>	<b>\$2,995,876</b>	<b>\$3,066,391</b>	<b>\$70,515</b>	<b>\$1,337,680</b>	<b>\$1,728,711</b>



Cory Corrigan, CEO