

## Consolidated Balance Sheet

	Prior Year End Dec 2022	Prior Month Jun 2023	Current Month Jul 2023	YTD Change
<b>Assets</b>				
Cash	\$5,094,147	\$4,615,815	\$5,396,370	\$302,224
Loans After Loan Loss	\$354,519,641	\$361,443,551	\$361,808,641	\$7,289,000
Investments	\$85,929,316	\$124,766,068	\$120,545,898	\$34,616,582
Property & Equipment	\$8,663,239	\$8,316,766	\$8,251,114	(\$412,126)
Other Assets	\$16,495,954	\$15,460,568	\$15,204,535	(\$1,291,419)
<b>Total Assets</b>	<b>\$470,702,297</b>	<b>\$514,602,767</b>	<b>\$511,206,557</b>	<b>\$40,504,261</b>
<b>Liabilities &amp; Capital</b>				
<b>Liabilities</b>				
Shares	\$421,017,499	\$402,212,859	\$398,062,302	(\$22,955,196)
Other Liabilities	\$7,200,362	\$66,794,683	\$67,374,779	\$60,174,417
Total Liabilities	\$428,217,861	\$469,007,542	\$465,437,082	\$37,219,220
<b>Capital</b>				
Regular Reserves	\$4,240,576	\$4,240,576	\$4,240,576	\$0
Undivided Earnings	\$38,243,860	\$41,354,649	\$41,528,900	\$3,285,040
Total Capital	\$42,484,435	\$45,595,225	\$45,769,475	\$3,285,040
<b>Total Liabilities &amp; Capital</b>	<b>\$470,702,297</b>	<b>\$514,602,767</b>	<b>\$511,206,557</b>	<b>\$40,504,260</b>

## Consolidated Income Statement YTD

	Jun 2023	Jul 2023	Change from Prior Month	Jul 2022	Current Year Vs Prior Year
<b>Interest Income</b>					
Interest On Loans	\$8,999,785	\$10,614,991	\$1,615,206	\$8,439,639	\$2,175,352
Interest On Investments	\$1,573,754	\$1,873,303	\$299,549	\$871,971	\$1,001,332
Total Interest Income	\$10,573,539	\$12,488,294	\$1,914,755	\$9,311,610	\$3,176,684
<b>Dividend and Interest Expense</b>					
Shares	(\$1,095,238)	(\$1,331,418)	(\$236,180)	(\$1,054,663)	(\$276,755)
Other	(\$734,342)	(\$957,032)	(\$222,690)	\$0	(\$957,032)
Total Dividend and Interest Expense	(\$1,829,580)	(\$2,288,450)	(\$458,870)	(\$1,054,663)	(\$1,233,787)
<b>Net Interest Income</b>	<b>\$8,743,959</b>	<b>\$10,199,844</b>	<b>\$1,455,885</b>	<b>\$8,256,947</b>	<b>\$1,942,897</b>
Fee Income	\$3,223,482	\$3,755,111	\$531,629	\$3,647,917	\$107,194
Operating Expense	(\$9,406,451)	(\$10,990,743)	(\$1,584,292)	(\$10,590,246)	(\$400,497)
Loan Provision	(\$690,675)	(\$794,504)	(\$103,830)	(\$558,159)	(\$236,346)
Non-operating Gain/(Loss)	\$25,295	\$31,165	\$5,870	\$11,929	(\$19,235)
<b>Net Income</b>	<b>\$1,845,021</b>	<b>\$2,138,543</b>	<b>\$293,522</b>	<b>\$744,529</b>	<b>\$1,394,013</b>



Cory Corrigan, CEO