

Consolidated Balance Sheet

	Dec 2021	Sep 2022	Oct 2022	YTD Change
Assets				
Cash	\$6,788,037	\$5,393,969	\$6,428,315	(\$359,723)
Loans After Loan Loss	\$338,492,931	\$348,315,338	\$349,553,438	\$11,060,508
Investments	\$107,410,727	\$106,776,022	\$96,817,965	(\$10,592,762)
Property & Equipment	\$9,240,209	\$8,890,807	\$8,867,057	(\$373,152)
Other Assets	\$15,027,663	\$14,504,281	\$14,743,110	(\$284,553)
Total Assets	\$476,959,567	\$483,880,417	\$476,409,885	(\$549,682)
Liabilities & Capital				
Liabilities				
Shares	\$421,665,075	\$436,073,158	\$431,374,083	\$9,709,008
Other Liabilities	\$5,537,478	\$6,650,257	\$6,282,264	\$744,785
Total Liabilities	\$427,202,553	\$442,723,415	\$437,656,347	\$10,453,793
Capital				
Regular Reserves	\$4,240,576	\$4,240,576	\$4,240,576	\$0
Undivided Earnings	\$45,516,438	\$36,916,426	\$34,512,962	(\$11,003,476)
Total Capital	\$49,757,014	\$41,157,002	\$38,753,538	(\$11,003,476)
Total Liabilities & Capital	\$476,959,567	\$483,880,417	\$476,409,885	(\$549,682)

Consolidated Income Statement YTD

	Sep 2022	Oct 2022	Change from Prior Month	Oct 2021	Current Year Vs Prior Year
Interest Income					
Interest On Loans	\$11,013,706	\$12,363,804	\$1,350,098	\$11,731,027	\$632,778
Interest On Investments	\$1,194,608	\$1,356,056	\$161,449	\$927,554	\$428,502
Total Interest Income	\$12,208,313	\$13,719,860	\$1,511,547	\$12,658,581	\$1,061,280
Dividend and Interest Expense					
Shares	(\$1,361,521)	(\$1,524,067)	(\$162,545)	(\$1,595,837)	\$71,770
Other	\$0	\$0	\$0	(\$42)	\$42
Total Dividend and Interest Expense	(\$1,361,521)	(\$1,524,067)	(\$162,545)	(\$1,595,878)	\$71,812
Net Interest Income	\$10,846,792	\$12,195,793	\$1,349,002	\$11,062,702	\$1,133,091
Fee Income	\$4,678,768	\$5,191,639	\$512,872	\$5,292,795	(\$101,155)
Operating Expense	(\$13,534,793)	(\$14,936,708)	(\$1,401,914)	(\$12,650,273)	(\$2,286,434)
Loan Provision	(\$1,001,235)	(\$1,096,460)	(\$95,225)	\$738,562	(\$1,835,022)
Non-operating Gain/(Loss)	\$16,585	\$16,585	\$0	\$253	(\$16,332)
Net Income	\$972,947	\$1,337,680	\$364,733	\$4,443,533	(\$3,105,853)



Cory Corrigan, CEO