

Consolidated Balance Sheet

	Dec 2020	Oct 2021	Nov 2021	YTD Change
Assets				
Cash	\$5,930,177	\$6,327,242	\$6,183,343	\$397,065
Loans After Loan Loss	\$320,797,777	\$332,608,007	\$333,903,218	\$11,810,229
Investments	\$85,797,288	\$117,497,129	\$114,731,402	\$31,699,841
Property & Equipment	\$8,098,782	\$9,232,603	\$9,165,029	\$1,133,821
Other Assets	\$14,850,349	\$14,988,274	\$14,255,377	\$137,925
Total Assets	\$435,474,373	\$480,653,254	\$478,238,369	\$45,178,881
Liabilities & Capital				
Liabilities				
Shares	\$385,641,676	\$425,943,193	\$424,365,345	\$40,301,517
Other Liabilities	\$4,722,945	\$5,923,592	\$4,768,377	\$1,200,647
Total Liabilities	\$390,364,621	\$431,866,785	\$429,133,722	\$41,502,164
Capital				
Regular Reserves	\$4,240,576	\$4,240,576	\$4,240,576	\$0
Undivided Earnings	\$40,869,176	\$44,545,894	\$44,864,071	\$3,676,718
Total Capital	\$45,109,752	\$48,786,469	\$49,104,647	\$3,676,718
Total Liabilities & Capital	\$435,474,373	\$480,653,254	\$478,238,369	\$45,178,882

Consolidated Income Statement YTD

	Oct 2021	Nov 2021	Change from Prior Month	Nov 2020	Current Year Vs Prior Year
Interest Income					
Interest On Loans	\$11,731,027	\$12,897,125	\$1,166,099	\$12,972,390	(\$75,264)
Interest On Investments	\$927,554	\$1,027,358	\$99,804	\$1,155,807	(\$128,449)
Total Interest Income	\$12,658,581	\$13,924,483	\$1,265,903	\$14,128,196	(\$203,713)
Dividend and Interest Expense					
Shares	(\$1,595,837)	(\$1,752,027)	(\$156,191)	(\$1,945,640)	\$193,612
Other	(\$42)	(\$42)	\$0	(\$20,705)	\$20,663
Total Dividend and Interest Expense	(\$1,595,878)	(\$1,752,069)	(\$156,191)	(\$1,966,345)	\$214,275
Net Interest Income	\$11,062,702	\$12,172,414	\$1,109,712	\$12,161,852	\$10,562
Fee Income	\$5,292,795	\$6,026,165	\$733,370	\$5,244,882	\$781,283
Operating Expense	(\$12,650,273)	(\$13,941,958)	(\$1,291,684)	(\$13,963,951)	\$21,993
Loan Provision	\$738,562	\$804,203	\$65,641	(\$3,041,844)	\$3,846,047
Non-operating Gain/(Loss)	\$253	\$4,854	\$4,602	(\$241,936)	(\$246,791)
Net Income	\$4,443,533	\$5,055,971	\$612,437	\$642,875	\$4,413,096



Cory Corrigan, CEO