Cutting Edge FCU

Run: 01/12/2024 **Monthly Balance Sheet** As of: 12/31/2023 Page: 1 1 LOANS & CASH 5,292,953,37 1st Mortgage Loans Signature Loans 1,303,729.38 New Auto Loans 3,369,350.44 Used Auto Loans 7,131,038.96 Visa 1,092,393.15 2nd Mortgage Loans 1,303,995.85 Share Secured 7,529.94 All Other Loans 4,020,062.21 **Total Loans** 23,521,053.30 Allowance for Loan and Lease Loss (135,000.00)**Net Loans Outstanding** 23,386,053.30 Accounts Receivable 1,510,675.14 Non-Interest Earning Cash 478,199.71 Total Cash & Cash Equivalents 478,199.71 **INVESTMENTS** Overnight Investments 2,766,144.23 All Other Investments 26,000,544.80 **Total Investments** 28,766,689.03 Investment Valuation (1,354,479.57)**Net Investments** 27,412,209.46 OTHER ASSETS Prepaid & Deferred Expenses 235,266.02 Land and Building 294,382.59 Accumulated Building Depreciation (217,490.08)Land & Building (Net) 76,892.51 Furniture, Fixtures & Equipment 254,329.26 Accumulated F.F. & E. Depreciation (144,602.75)Furniture, Fixtures & Equip (Net) 109,726.51 Accrued Income 140,695.71 **NCUSIF** 510,786.83 All Other Assets 471,359.08 TOTAL ASSETS 54,331,864.27 LIABILITIES AND EQUITY 192,042.44 Accounts Payable 41,398.39 Dividends Payable Unapplied Data Processing Exceptions 165,373.86 All Other Liabilities 546,668.51 Regular Shares 20,575,482.16 Discovery / Adventure 411,339.00 Share Drafts 9,048,927.90 Certificate Shares 10,471,656.86 IRA Shares 1,343,027.27 IRA Certificates 1,624,621.40 Money Market Savings 4,432,112.76 Holiday Club Account 86,268.76 **Business Savings** 112,789.39 **Business Checking** 136,124.08 Association Savings 3,876.30 TOTAL SHARES 48,246,225.88 TOTAL LIABILITIES 49,191,709.08 Regular Reserve 415,635.65 Unrealized Gain(Loss) on Investments (1,354,479.57)Undivided Earnings 6,078,999.11 TOTAL EQUITY 5,140,155.19

TOTAL LIABILITIES AND EQUITY

54,331,864.27

Cutting Edge FCU

NTREREST NOTION Income from life Mertages 0.000 Income from Suprasure Louns 13,870 0.000 Income from Suprasure Louns 13,870 0.000 Income from New Auto Loans 11,131 15.000 Income from New Auto Loans 27,509 4.000 Income from New Auto Loans 2,750 4.000 Income from Name Secured 22,83 Income from Share Secured 22,83 Income from Share Secured 22,80 Income from Commercial Loans 16,668 12.000 Income from Commercial Loans 16,744 26.000 Income from Commercial Loans 10,744 26.000 Income from All Office Loans 10,744 26.000 Income from All Office Investments 19,866 97.000 Total Loan Income 12,227 11.000 Income from All Office Investments 19,866 97.000 Total Loans Income 12,7297 11.000 Income from All Office Investments 19,866 97.000 Total Loans Income 12,7297 11.000 Income from All Office Investments 19,866 97.000 Total Loans Income 12,7297 11.000 Income from All Office Investments 19,866 97.000 Total Loans Income 12,7297 11.000 Income from All Office Investments 13,800 98.000 Total Loans Income 12,7297 11.000 Income from All Office Investments 10,330 98.000 Income from All Office Investments 10,330 98.000 Income from All Office Investments 10,330 98.000 Income from All Office Investments 10,300 98.000 Income from All Office Investments	Run: 01/12/2024	Income Statement	
Income from 1st Mortgage Leavs 18,7870.0 1,345.65 Income from New Auto Leavs 11,131.85 Income from New Auto Leavs 27,200.84 Income from New Auto Leavs 2,750.084 Income from New Auto Leave 2,750.084 Income from New Leave 2,750.084 Income from New Leave 2,283 Income from Marchage Leave 2,283 Income from Marchage Leave 2,283 Income from Marchage Leave 16,666.12 Income from Ail Other Leave 10,474.26 Income from Commercial Leave 10,474.26 Income from Commercial Leave 10,474.26 Income from Commercial Leave 13,056.88 Income from Overnigal Investments 13,257.28 Income from Overnigal Investments 13,257.28 Income from Overnigal Investments 17,74 Income from Ail Other Investments 1,74 Income from Ail Other	As of: 12/31/2023	Month-to-Date	Page 1 of 1
Income from New Aud James	INTEREST INCOME		
Income from New Auto Loans	Income from 1st Mortgage Loans	18,870.10	
Income from Used Auto Louns	Income from Signature Loans	13,456.65	
Second from 24th Mortgage Loans	Income from New Auto Loans	11,131.85	
Income from Zord Mortgage Loam 1,25,93 Income from Sales Secured 22,83 Income from Sales Secured 22,83 Income from All Office Loans 16,468,12 Income from Cornerosia Loans 2,201,93 Income from Cornerosia Loans 103,744,26 Income from Cornerosia Loans 104,744,26 Income from Covernight Investments 13,065,88 Income from Overnight Investments 13,465,88 Income from All Other Investments 19,486,97 Income from Covernight Investments 19,486,97 Income from Covernight Investments 19,486,97 Income from All Other Investments 137,297,11 Interest Income 137,297,11 Interest Income 137,297,11 Interest Income 137,297,11 Interest Income 17,74 Interest Income 1,74 Interest Income	Income from Used Auto Loans	27,509.84	
Income from MI Other Leans	Income from Visa	9,657.01	
Income from ALI Other Louns	Income from 2nd Mortgage Loans	5,125.93	
Total Loan Income	Income from Share Secured	22.83	
Net Loan Income 104,744.26 Income from Overnight Investments 13,056.88 Income from All Other Investments 19,486.97 Total Investment Income 33,552.85 Total Investment Income 137,297,11 INTEREST EXPENSE Providends - Regular Shares Dividends - Regular Shares 849.82 Dividends - Regular Shares 31,089.03 Dividends - Certificate Shares 31,089.03 Dividends - Certificate Shares 265.07 Dividends - RAR Shares 265.07 Dividends - RAR Shares 265.07 Dividends - Royen Market Swings 629.11 Dividends - Brown Market Swings 629.11 Dividends - Holiday Club Account 120.01 Dividends - Brown Market Swings 15.32 Total Interest Expense 35,437.28 Net Interest Income 101,359.83 Portision For Claus Income Stepense 726.56 Net Interest Income after Provision 10,153.83 Compensation 6,778.59 Employee Benefits 11,324.65 Travel & Conference 2,500.00 <td>Income from All Other Loans</td> <td>16,468.12</td> <td></td>	Income from All Other Loans	16,468.12	
Net Laan Income 104,744.26 Income from Overnight Investments 13,065.88 Income from All Other Investments 19,486.97 Total Interest Income 32,552.85 Total Interest Income 137,297.11 INTERIST EXPENSE Dividends - Regular Shares 17,74 Dividends - Right Shares 17,74 Dividends - Share Drafts 0,33 Dividends - Share Drafts 0,33 Dividends - Share Drafts 0,33 Dividends - Right Shares 265.07 Dividends - Holiday Club Account 120.01 Dividends - Holiday Club Account 120.01 Dividends - Holiday Club Account 120.01 Dividends - Holiday Club Account 10,132.27 Total Interest Expense 35,437.28 Net Interest Income 10,135.98 Provision For Loan Loss Expense 726.56 Net Interest Income after Provision 10,133.27 OPERATING EXPENSES 70,157.83 Pension 6,778.59 Employee Benefits 11,324.65 Tirvel & Conference 2,500.00 Association Dues 1,944.26 Office Occupacy 10,072.68	Income from Commercial Loans	2,501.93	
Income from Overnight Investments	Total Loan Income	104,744.26	
Income from All Other Investments 19.486.97 Total Investment Income 32,552.85 Total Interest Income 32,552.85 Total Interest Income 37,297.11 TOTAL Interest Income 17.79 TOTAL Interest Income 17.74 TOTAL Interest Interest 17.74 TOTAL Interest 1	Net Loan Income	104,744.26	
Income from All Other Investments 19.486,97 Total Investment Income 32,552,85 Total Investment Income 32,552,85 Total Investment Income 137,297,11 INTERIST EXPERNE Dividends - Discovery / Adventure 17,74 Dividends - Discovery / Adventure 17,74 Dividends - Discovery / Adventure 17,74 Dividends - Certificate Shares 31,089,03 Dividends - Rank Darlis 265,07 Dividends - Rank Certificates 245,085 Dividends - Rank Certificates 245,085 Dividends - Money Market Savings 629,11 Dividends - Business Savings 15,32 Total Interest Expense 35,437,28 Net Interest Income 101,859,83 Provision For Loan Loss Expense 726,56 Net Interest Income after Provision 101,135,27 OPERATING EXPENSES Outpensation 6,778,59 Employee Benefits 11,224,65 Travel & Conference 2,500,00 Association Dues 1,944,26 Office Occupancy 10,072,68 Office Occupancy 10,072,68 Office Occupancy 10,72,68 Office Occupancy 10,73,64 Office	Income from Overnight Investments	13,065.88	
Total Interest Income			
Dividends - Regular Shares 849.82 Dividends - Regular Shares 17.74 Dividends - Share Drafts 0.33 Dividends - Share Drafts 3.1,889.03 Dividends - Recrificate Shares 2,450.85 Dividends - RA Shares 2,450.85 Dividends - RA Certificates 2,450.85 Dividends - HA Certificates 120.01 Dividends - Holidary Club Account 120.01 Dividends - Holidary Club Account 120.01 Dividends - Holidary Club Account 13,437.28 Total Interest Expense 35,437.28 Net Interest Income 101,859.83 Provision For Loan Loss Expense 726.56 Net Interest Income after Provision 101,133.27 OPERATING EXPENSES Compensation 70,157.83 Pension 6,778.59 Employee Benefits 11,324.65 Travel & Conference 2,500.00 Association Dues 1,944.26 Office Occupancy 10,072.68 Office Occupancy 10,072.68 Office Occupancy 15,214.86 Professional & Outside 54,117.22 Examination Eces 849.36 Annual Meeting (834.19) Miscellaneous Operating 2,408.46 Depreciation Expense-Punithur, Fix 2,736.45 Total Operating Expenses 218,903.99 OTHER OPERATING INCOME Fees & Charges 16,229.53 Other (Other Operating Income 47,893.76 Other One-Operating (Clain) / Loss 10,101 Other Operating (Clain) / Loss 10,101 Other Operating (Clain) / Loss 10,101 Other One-Operating (Clain) / Loss 10,102 Other One-Operating (Clain) / Loss 10,102 Other Operating (Clain) / Loss	Total Investment Income	32,552.85	
Dividends - Regular Shares 849.82 Dividends - Regular Shares 17.74 Dividends - Share Drafts 0.33 Dividends - Share Drafts 3.1,889.03 Dividends - Recrificate Shares 2,450.85 Dividends - RA Shares 2,450.85 Dividends - RA Certificates 2,450.85 Dividends - HA Certificates 120.01 Dividends - Holidary Club Account 120.01 Dividends - Holidary Club Account 120.01 Dividends - Holidary Club Account 13,437.28 Total Interest Expense 35,437.28 Net Interest Income 101,859.83 Provision For Loan Loss Expense 726.56 Net Interest Income after Provision 101,133.27 OPERATING EXPENSES Compensation 70,157.83 Pension 6,778.59 Employee Benefits 11,324.65 Travel & Conference 2,500.00 Association Dues 1,944.26 Office Occupancy 10,072.68 Office Occupancy 10,072.68 Office Occupancy 15,214.86 Professional & Outside 54,117.22 Examination Eces 849.36 Annual Meeting (834.19) Miscellaneous Operating 2,408.46 Depreciation Expense-Punithur, Fix 2,736.45 Total Operating Expenses 218,903.99 OTHER OPERATING INCOME Fees & Charges 16,229.53 Other (Other Operating Income 47,893.76 Other One-Operating (Clain) / Loss 10,101 Other Operating (Clain) / Loss 10,101 Other Operating (Clain) / Loss 10,101 Other One-Operating (Clain) / Loss 10,102 Other One-Operating (Clain) / Loss 10,102 Other Operating (Clain) / Loss	Total Interest Income	137,297.11	
Dividends - Regular Shares 849.82 Dividends - Discovery / Adventure 17.74 Dividends - Share Drafts 0.33 Dividends - Certificate Shares 31.089.03 Dividends - RA Shares 265.07 Dividends - RA Certificates 2,450.85 Dividends - Moncy Market Savings 629.11 Dividends - Business Savings 15.32 Total Interest Expense 35.437.28 Net Interest Income 101,859.83 Provision For Loan Loss Expense 726.56 Net Interest Income after Provision 101,133.27 OPERATING EXPENSES 70.157.83 Compensation 6,778.59 Employee Benefits 11,324.65 Travel & Conference 2,500.00 Association Dues 1,944.26 Office Operations 35.800.55 Education & Promotion 5,135.39 Loan Servicing 15,24.86 Professional & Outside 54,17.22 Examination Fees 849.36 Annual Meeting (834.19) Miscellaneous Operating 2,408.46 <t< td=""><td>INTEREST EXPENSE</td><td><u> </u></td><td></td></t<>	INTEREST EXPENSE	<u> </u>	
Dividends - Discovery / Adventure 17.74 Dividends - Share Drafts 0.33 Dividends - Certificate Shares 26.507 Dividends - IRA Certificates 2.450.85 Dividends - Hac Certificates 2.450.85 Dividends - Holiday Club Account 120.01 Dividends - Holiday Club Account 15.32 Total Interest Expense 35.437.28 Net Interest Income 101.859.83 Provision For Loan Loss Expense 726.56 Net Interest Income after Provision 101,133.27 OPERATING EXPENSES 70.157.83 Compensation 6.778.59 Employee Benefits 11,324.65 Travel & Conference 2,500.00 Association Dues 1,944.26 Office Occupancy 10,072.68 Office Occupancy 6,078.8		849.82	
Dividends - Certificate Shares 31,089.03 Dividends - IRA Shares 265.07 Dividends - IRA Certificates 2,450.85 Dividends - Money Market Savings 629.11 Dividends - Business Savings 15.32 Total Interest Expense 35,437.28 Net Interest Income 101,859.83 Provision For Loan Loss Expense 76.56 Net Interest Income after Provision 101,133.27 OPERATING EXPENSES 70.157.83 Compensation 6,778.59 Employee Benefits 11,234.65 Travel & Conference 2,500.00 Association Dues 1,944.26 Office Occupancy 10,072.68 Office Operations 35,800.55 Education & Promotion 5,135.39 Loan Servicing 15,214.86 Professional & Outside 54,117.22 Examination Fees 849.36 Annual Meeting (834.19) Miscellancous Operating 2,408.46 Depreciation Expense-Furnitue, Fix 2,736.45 Total Operating Expenses 218,903.99	•		
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Dividends - RA Certificates 2,450.85 Dividends - Money Market Savings 629.11 Dividends - Budinest Susines 120.01 Dividends - Business Savings 15.32 Total Interest Expense 35,437.28 Net Interest Income 101,859.83 Provision For Loan Loss Expense 726.56 Net Interest Income after Provision 101,133.27 OPERATING EXPENSES 70.157.83 Compensation 6,778.59 Employee Benefits 11,324.65 Travel & Conference 2,500.00 Association Dues 1,944.26 Office Occupancy 10,072.68 Office Occupancy 10,072.68 Office Occupancy 10,072.68 Office Operations 35,800.55 Education & Promotion 5,135.39 Loan Servicing 15,214.86 Professional & Outside \$4,117.22 Examination Fees 849.36 Annual Meeting (834.19) Miscellaneous Operating 2,408.46 Depreciation Expense-Fumiture, Fix 2,736.45	Dividends - IRA Shares		
Dividends - Money Market Savings 629.11 Dividends - Holiday Club Account 120.01 Dividends - Business Savings 15.32 Total Interest Expense 35,437.28 Net Interest Income 101,859.83 Provision For Loan Loss Expense 726.56 Net Interest Income after Provision 101,133.27 OPERATING EXPENSES	Dividends - IRA Certificates		
Dividends - Holiday Club Account 120.01 Dividends - Business Savings 15.32 Total Interest Expense 35.437.28 Net Interest Income 101,859.83 Provision For Loan Loss Expense 726.56 Net Interest Income after Provision 101,133.27 OPERATING EXPENSES 70.157.83 Compensation 6,778.59 Employee Benefits 11,324.65 Travel & Conference 2,500.00 Association Dues 1,944.26 Office Occupancy 10,072.68 Office Occupancy 10,072.68 Office Operations 35,800.55 Education & Promotion 5,135.39 Loan Servicing 15,214.86 Professional & Outside 54,117.22 Examination Fees 849.36 Annual Meeting (834.19) Miscellaneous Operating 2,408.46 Depreciation Expense-Burlding & Lea 697.88 Depreciation Expense-Furniture, Fix 2,736.45 Total Operating Expenses 218,903.99 Other Income 31,664.23	Dividends - Money Market Savings	629.11	
Dividends - Business Savings 15.32 Total Interest Expense 35,437.28 Net Interest Income 101,859.83 Provision For Loan Loss Expense 726.56 Net Interest Income after Provision 101,133.27 OPERATING EXPENSES Compensation Compensation 6.778.59 Employee Benefits 11,324.65 Travel & Conference 2,500.00 Association Dues 19,442.6 Office Occupancy 10,072.68 Office Operations 35,800.55 Education & Promotion 5,135.39 Loan Servicing 15,214.86 Professional & Outside 54,117.22 Examination Fees 849.36 Annual Meeting (834.19) Miscellaneous Operating 2,408.46 Depreciation Expense-Building & Lea 697.88 Depreciation Expense-Building & Lea 697.88 Depreciation Expense-Furniture, Fix 2,736.45 Total Operating Expenses 218,903.99 Offler ROPERATING INCOME Fees & Charges Fees & Charges 16,229.53		120.01	
Net Interest Income 101,859,83 Provision For Loan Loss Expense 726,56 Net Interest Income after Provision 101,133,27 OPERATING EXPENSES		15.32	
Provision For Loan Loss Expense 726.56 Net Interest Income after Provision 101,133.27 OPERATING EXPENSES 70,157.83 Compensation 6,778.59 Employee Benefits 11,324.65 Travel & Conference 2,500.00 Association Dues 1,944.26 Office Occupancy 10,072.68 Office Operations 35,800.55 Education & Promotion 5,135.39 Loan Servicing 15,214.86 Professional & Outside 54,117.22 Examination Fees 849.36 Annual Meeting (834.19) Miscellaneous Operating 2,408.46 Depreciation Expense-Building & Lea 697.88 Depreciation Expense-Furniture, Fix 2,736.45 Total Operating Expenses 218,903.99 OTHER OPERATING INCOME 8 Fees & Charges 16,229.53 Other Income 31,664.23 Total Other Operating Income 47,893.76 (Gain) / Loss (211,045.85) Total Non-Operating Income (206.989.89)	Total Interest Expense	35,437.28	
Provision For Loan Loss Expense 726.56 Net Interest Income after Provision 101,133.27 OPERATING EXPENSES 70,157.83 Compensation 6,778.59 Employee Benefits 11,324.65 Travel & Conference 2,500.00 Association Dues 1,944.26 Office Occupancy 10,072.68 Office Operations 35,800.55 Education & Promotion 5,135.39 Loan Servicing 15,214.86 Professional & Outside 54,117.22 Examination Fees 849.36 Annual Meeting (834.19) Miscellaneous Operating 2,408.46 Depreciation Expense-Building & Lea 697.88 Depreciation Expense-Furniture, Fix 2,736.45 Total Operating Expenses 218,903.99 OTHER OPERATING INCOME 8 Fees & Charges 16,229.53 Other Income 31,664.23 Total Other Operating Income 47,893.76 (Gain) / Loss (211,045.85) Total Non-Operating Income (206.989.89)	Net Interest Income	101,859.83	
OPERATING EXPENSES Compensation 70,157.83 Pension 6,778.59 Employee Benefits 11,324.65 Travel & Conference 2,500.00 Association Dues 1,944.26 Office Occupancy 10,072.68 Office Operations 35,800.55 Education & Promotion 5,135.39 Loan Servicing 15,214.86 Professional & Outside 54,117.22 Examination Fees 849.36 Annual Meeting (834.19) Miscellaneous Operating 2,408.46 Depreciation Expense-Furniture, Fix 2,736.45 Total Operating Expenses 218,903.99 OTHER OPERATING INCOME Fees & Charges Fees & Charges 16,229.53 Other Income 31,664.23 Total Other Operating Income 47,893.76 (Gain) / Loss on Sale Of Investment 40,055.96 Other Non-Operating Income (206,989.89)	Provision For Loan Loss Expense		
OPERATING EXPENSES Compensation 70,157.83 Pension 6,778.59 Employee Benefits 11,324.65 Travel & Conference 2,500.00 Association Dues 1,944.26 Office Occupancy 10,072.68 Office Operations 35,800.55 Education & Promotion 5,135.39 Loan Servicing 15,214.86 Professional & Outside 54,117.22 Examination Fees 849.36 Annual Meeting (834.19) Miscellaneous Operating 2,408.46 Depreciation Expense-Building & Lea 697.88 Depreciation Expense-Furniture, Fix 2,736.45 Total Operating Expenses 218,903.99 OTHER OPERATING INCOME 697.88 Fees & Charges 16,229.53 Other Income 31,664.23 Total Other Operating Income 47,893.76 (Gain) / Loss on Sale Of Investment 40,055.96 Other Non-Operating (Gain) / Loss (211,045.85) Total Non-Operating Income (206,989.89)	Net Interest Income after Provision	101,133.27	
Pension 6,778.59 Employee Benefits 11,324.65 Travel & Conference 2,500.00 Association Dues 1,944.26 Office Occupancy 10,072.68 Office Operations 35,800.55 Education & Promotion 5,135.39 Loan Servicing 15,214.86 Professional & Outside 54,117.22 Examination Fees 849.36 Annual Meeting (834.19) Miscellaneous Operating 2,408.46 Depreciation Expense-Building & Lea 697.88 Depreciation Expense-Funiture, Fix 2,736.45 Total Operating Expenses 218,903.99 OTHER OPERATING INCOME 16,229.53 Fees & Charges 16,229.53 Other Income 31,664.23 Total Other Operating Income 47,893.76 (Gain) / Loss on Sale Of Investment 4,055.96 Other Non-Operating Income (211,045.85) Total Non-Operating Income (206,989.89)	OPERATING EXPENSES		
Pension 6,778.59 Employee Benefits 11,324.65 Travel & Conference 2,500.00 Association Dues 1,944.26 Office Occupancy 10,072.68 Office Operations 35,800.55 Education & Promotion 5,135.39 Loan Servicing 15,214.86 Professional & Outside 54,117.22 Examination Fees 849.36 Annual Meeting (834.19) Miscellaneous Operating 2,408.46 Depreciation Expense-Building & Lea 697.88 Depreciation Expense-Funiture, Fix 2,736.45 Total Operating Expenses 218,903.99 OTHER OPERATING INCOME 16,229.53 Fees & Charges 16,229.53 Other Income 31,664.23 Total Other Operating Income 47,893.76 (Gain) / Loss on Sale Of Investment 4,055.96 Other Non-Operating Income (211,045.85) Total Non-Operating Income (206,989.89)	Compensation	70,157.83	
Travel & Conference 2,500.00 Association Dues 1,944.26 Office Occupancy 10,072.68 Office Operations 35,800.55 Education & Promotion 5,135.39 Loan Servicing 15,214.86 Professional & Outside 54,117.22 Examination Fees 849.36 Annual Meeting (834.19) Miscellaneous Operating 2,408.46 Depreciation Expense-Building & Lea 697.88 Depreciation Expense-Furniture, Fix 2,736.45 Total Operating Expenses 218,903.99 OTHER OPERATING INCOME 16,229.53 Other Income 31,664.23 Total Other Operating Income 47,893.76 (Gain) / Loss on Sale Of Investment 4,055.96 Other Non-Operating (Gain) / Loss (211,045.85) Total Non-Operating Income (206,989.89)	Pension	6,778.59	
Association Dues 1,944.26 Office Occupancy 10,072.68 Office Operations 35,800.55 Education & Promotion 5,135.39 Loan Servicing 15,214.86 Professional & Outside 54,117.22 Examination Fees 849.36 Annual Meeting (834.19) Miscellaneous Operating 2,408.46 Depreciation Expense-Building & Lea 697.88 Depreciation Expenses-Furniture, Fix 2,736.45 Total Operating Expenses 218,903.99 OTHER OPERATING INCOME 16,229.53 Fees & Charges 16,229.53 Other Income 31,664.23 Total Other Operating Income 47,893.76 (Gain) / Loss on Sale Of Investment 4,055.96 Other Non-Operating (Gain) / Loss (211,045.85) Total Ohn-Operating Income (206,989.89)	Employee Benefits	11,324.65	
Office Occupancy 10,072.68 Office Operations 35,800.55 Education & Promotion 5,135.39 Loan Servicing 15,214.86 Professional & Outside 54,117.22 Examination Fees 849.36 Annual Meeting (834.19) Miscellaneous Operating 2,408.46 Depreciation Expense-Building & Lea 697.88 Depreciation Expenses Furniture, Fix 2,736.45 Total Operating Expenses 218,903.99 OTHER OPERATING INCOME 16,229.53 Fees & Charges 16,229.53 Other Income 31,664.23 Total Other Operating Income 47,893.76 (Gain) / Loss on Sale Of Investment 4,055.96 Other Non-Operating (Gain) / Loss (211,045.85) Total Non-Operating Income (206,989.89)	Travel & Conference	2,500.00	
Office Operations 35,800.55 Education & Promotion 5,135.39 Loan Servicing 15,214.86 Professional & Outside 54,117.22 Examination Fees 849.36 Annual Meeting (834.19) Miscellaneous Operating 2,408.46 Depreciation Expense-Building & Lea 697.88 Depreciation Expenses-Furniture, Fix 2,736.45 Total Operating Expenses 218,903.99 OTHER OPERATING INCOME Tees & Charges Other Income 31,664.23 Total Other Operating Income 47,893.76 (Gain) / Loss on Sale Of Investment 4,055.96 Other Non-Operating (Gain) / Loss (211,045.85) Total Non-Operating Income (206,989.89)	Association Dues	1,944.26	
Education & Promotion 5,135.39 Loan Servicing 15,214.86 Professional & Outside 54,117.22 Examination Fees 849.36 Annual Meeting (834.19) Miscellaneous Operating 2,408.46 Depreciation Expense-Building & Lea 697.88 Depreciation Expenses-Furniture, Fix 2,736.45 Total Operating Expenses 218,903.99 OTHER OPERATING INCOME The Company of the Company	Office Occupancy	10,072.68	
Loan Servicing 15,214.86 Professional & Outside 54,117.22 Examination Fees 849.36 Annual Meeting (834.19) Miscellaneous Operating 2,408.46 Depreciation Expense-Building & Lea 697.88 Depreciation Expense-Furniture, Fix 2,736.45 Total Operating Expenses 218,903.99 OTHER OPERATING INCOME 16,229.53 Other Income 31,664.23 Total Other Operating Income 47,893.76 (Gain) / Loss on Sale Of Investment 4,055.96 Other Non-Operating (Gain) / Loss (211,045.85) Total Non-Operating Income (206,989.89)	Office Operations	35,800.55	
Professional & Outside 54,117.22 Examination Fees 849.36 Annual Meeting (834.19) Miscellaneous Operating 2,408.46 Depreciation Expense-Building & Lea 697.88 Depreciation Expenses-Furniture, Fix 2,736.45 Total Operating Expenses 218,903.99 OTHER OPERATING INCOME 16,229.53 Fees & Charges 16,229.53 Other Income 31,664.23 Total Other Operating Income 47,893.76 (Gain) / Loss on Sale Of Investment 4,055.96 Other Non-Operating (Gain) / Loss (211,045.85) Total Non-Operating Income (206,989.89)	Education & Promotion	5,135.39	
Examination Fees 849.36 Annual Meeting (834.19) Miscellaneous Operating 2,408.46 Depreciation Expense-Building & Lea 697.88 Depreciation Expenses-Furniture, Fix 2,736.45 Total Operating Expenses 218,903.99 OTHER OPERATING INCOME 16,229.53 Fees & Charges 16,229.53 Other Income 31,664.23 Total Other Operating Income 47,893.76 (Gain) / Loss on Sale Of Investment 4,055.96 Other Non-Operating (Gain) / Loss (211,045.85) Total Non-Operating Income (206,989.89)	Loan Servicing	15,214.86	
Annual Meeting (834.19) Miscellaneous Operating 2,408.46 Depreciation Expense-Building & Lea 697.88 Depreciation Expense-Furniture, Fix 2,736.45 Total Operating Expenses 218,903.99 OTHER OPERATING INCOME 16,229.53 Fees & Charges 16,229.53 Other Income 31,664.23 Total Other Operating Income 47,893.76 (Gain) / Loss on Sale Of Investment 4,055.96 Other Non-Operating (Gain) / Loss (211,045.85) Total Non-Operating Income (206,989.89)	Professional & Outside	54,117.22	
Miscellaneous Operating 2,408.46 Depreciation Expense-Building & Lea 697.88 Depreciation Expense-Furniture, Fix 2,736.45 Total Operating Expenses 218,903.99 OTHER OPERATING INCOME Total Operating Income Fees & Charges 16,229.53 Other Income 31,664.23 Total Other Operating Income 47,893.76 (Gain) / Loss on Sale Of Investment 4,055.96 Other Non-Operating (Gain) / Loss (211,045.85) Total Non-Operating Income (206,989.89)	Examination Fees	849.36	
Depreciation Expense-Building & Lea 697.88 Depreciation Expense-Furniture, Fix 2,736.45 Total Operating Expenses 218,903.99 OTHER OPERATING INCOME	Annual Meeting	(834.19)	
Depreciation Expense-Furniture, Fix 2,736.45 Total Operating Expenses 218,903.99 OTHER OPERATING INCOME	Miscellaneous Operating	2,408.46	
Total Operating Expenses 218,903.99 OTHER OPERATING INCOME 16,229.53 Fees & Charges 16,229.53 Other Income 31,664.23 Total Other Operating Income 47,893.76 (Gain) / Loss on Sale Of Investment 4,055.96 Other Non-Operating (Gain) / Loss (211,045.85) Total Non-Operating Income (206,989.89)		697.88	
OTHER OPERATING INCOME Fees & Charges 16,229.53 Other Income 31,664.23 Total Other Operating Income 47,893.76 (Gain) / Loss on Sale Of Investment 4,055.96 Other Non-Operating (Gain) / Loss (211,045.85) Total Non-Operating Income (206,989.89)		2,736.45	
Fees & Charges 16,229.53 Other Income 31,664.23 Total Other Operating Income 47,893.76 (Gain) / Loss on Sale Of Investment 4,055.96 Other Non-Operating (Gain) / Loss (211,045.85) Total Non-Operating Income (206,989.89)	Total Operating Expenses	218,903.99	
Other Income 31,664.23 Total Other Operating Income 47,893.76 (Gain) / Loss on Sale Of Investment 4,055.96 Other Non-Operating (Gain) / Loss (211,045.85) Total Non-Operating Income (206,989.89)	OTHER OPERATING INCOME		
Total Other Operating Income 47,893.76 (Gain) / Loss on Sale Of Investment 4,055.96 Other Non-Operating (Gain) / Loss (211,045.85) Total Non-Operating Income (206,989.89)	Fees & Charges	16,229.53	
(Gain) / Loss on Sale Of Investment4,055.96Other Non-Operating (Gain) / Loss(211,045.85)Total Non-Operating Income(206,989.89)		31,664.23	
Other Non-Operating (Gain) / Loss (211,045.85) Total Non-Operating Income (206,989.89)	Total Other Operating Income	47,893.76	
Total Non-Operating Income (206,989.89)	(Gain) / Loss on Sale Of Investment	4,055.96	
	Other Non-Operating (Gain) / Loss	(211,045.85)	
Net Income 137,112.93	Total Non-Operating Income	(206,989.89)	
	Net Income	137,112.93	