

Cutting Edge FCU

Run: 11/14/2025

As of: 10/31/2025

Monthly Balance Sheet

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LOANS & CASH		
Loans in the Process of Liquidation	28,846.05	
1st Mortgage Loans	4,029,283.76	
Signature Loans	1,351,871.16	
New Auto Loans	2,659,983.63	
Used Auto Loans	5,651,225.73	
Visa	1,060,207.97	
2nd Mortgage Loans	1,984,749.23	
All Other Loans	2,436,045.94	
Total Loans		19,202,213.47
Allowance for Loan and Lease Loss	(136,635.00)	
Net Loans Outstanding		19,065,578.47
Accounts Receivable		1,168,163.96
Non-Interest Earning Cash		477,886.69
Total Cash & Cash Equivalents		477,886.69
INVESTMENTS		
Overnight Investments	4,293,249.85	
All Other Investments	26,724,420.15	
Total Investments		31,017,670.00
Investment Valuation	(11,079.39)	
Net Investments		31,006,590.61
OTHER ASSETS		
Prepaid & Deferred Expenses		256,643.75
Land and Building	299,652.59	
Accumulated Building Depreciation	(231,242.54)	
Land & Building (Net)		68,410.05
Furniture, Fixtures & Equipment	298,756.93	
Accumulated F.F. & E. Depreciation	(210,596.41)	
Furniture, Fixtures & Equip (Net)		88,160.52
Accrued Income		227,174.40
NCUSIF		468,758.44
All Other Assets		443,154.81
TOTAL ASSETS		53,270,521.70
LIABILITIES AND EQUITY		
Accounts Payable	641,889.02	
Dividends Payable	53,870.87	
Unapplied Data Processing Exceptions	73,710.33	
All Other Liabilities	492,434.39	
Regular Shares	19,032,620.87	
Discovery / Adventure	318,595.56	
Share Drafts	8,917,870.75	
Certificate Shares	11,078,150.00	
IRA Shares	1,124,034.15	
IRA Certificates	1,549,840.18	
Money Market Savings	4,071,543.68	
Holiday Club Account	47,535.95	
Business Savings	124,141.13	
Business Checking	348,297.91	
Association Savings	6,902.79	
TOTAL SHARES		46,619,532.97
TOTAL LIABILITIES	47,881,437.58	
Regular Reserve		415,635.65
Unrealized Gain(Loss) on Investments		(11,079.39)
Undivided Earnings		5,016,306.34
Net Income (from Balance Sheet)		(31,778.48)
TOTAL EQUITY		5,389,084.12
TOTAL LIABILITIES AND EQUITY		53,270,521.70

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Run: 11/14/2025

Income Statement

As of: 10/31/2025

Month-to-Date

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INTEREST INCOME

Income from 1st Mortgage Loans	14,378.83
Income from Signature Loans	14,961.03
Income from New Auto Loans	11,130.63
Income from Used Auto Loans	30,915.63
Income from Visa	9,613.23
Income from 2nd Mortgage Loans	9,672.82
Income from All Other Loans	10,539.93
Income from Commercial Loans	2,489.15
Total Loan Income	103,701.25
Net Loan Income	103,701.25
Income from Overnight Investments	8,606.50
Income from All Other Investments	77,632.87
Total Investment Income	86,239.37
Total Interest Income	189,940.62

INTEREST EXPENSE

Dividends - Regular Shares	810.26
Dividends - Discovery / Adventure	13.79
Dividends - Certificate Shares	25,763.03
Dividends - IRA Shares	212.90
Dividends - IRA Certificates	3,296.49
Dividends - Holiday Club Account	55.98
Total Interest Expense	30,152.45
Net Interest Income	159,788.17
Provision For Loan Loss Expense	25,804.36
Net Interest Income after Provision	133,983.81

OPERATING EXPENSES

Compensation	70,784.39
Pension	3,809.11
Employee Benefits	19,056.49
Travel & Conference	1,666.67
Association Dues	284.60
Office Occupancy	10,083.50
Office Operations	30,054.77
Education & Promotion	10,257.82
Loan Servicing	15,794.07
Professional & Outside	40,103.87
Examination Fees	885.92
Cash Over & Short	(1.00)
Annual Meeting	583.34
Miscellaneous Operating	1,114.65
Depreciation Expense-Building & Lea	595.00
Depreciation Expense-Furniture, Fix	4,861.51
Total Operating Expenses	209,934.71

OTHER OPERATING INCOME

Fees & Charges	15,900.51
Other Income	31,225.41
Total Other Operating Income	47,125.92
(Gain) / Loss on Sale Of Assets	2,953.50
Total Non-Operating Income	2,953.50
Net Income	(31,778.48)