



Alhambra

CREDIT UNION

December 2022

Board Packet

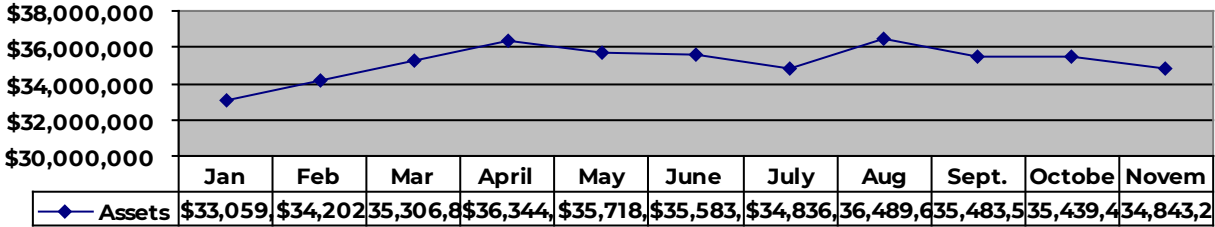
Mission Statement: Provide Products and Services That Enhance Our Member's Lifestyle.

Vision Statement: A Respected and Trusted Credit Union Focused On You, Your Family, and Our Community.

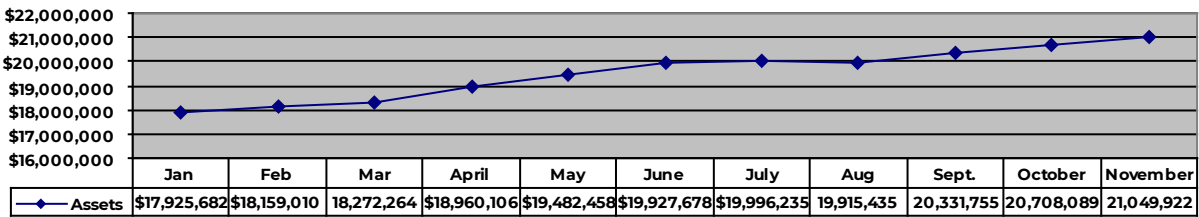


November Asset Performance

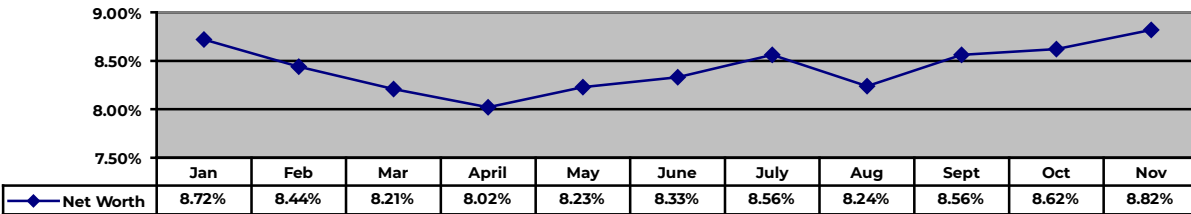
Assets: \$34,843,271, a \$596,171 decrease (3.20% YTD)



Loans: \$21,049,922, a \$341,834 Increase (19.35% YTD)

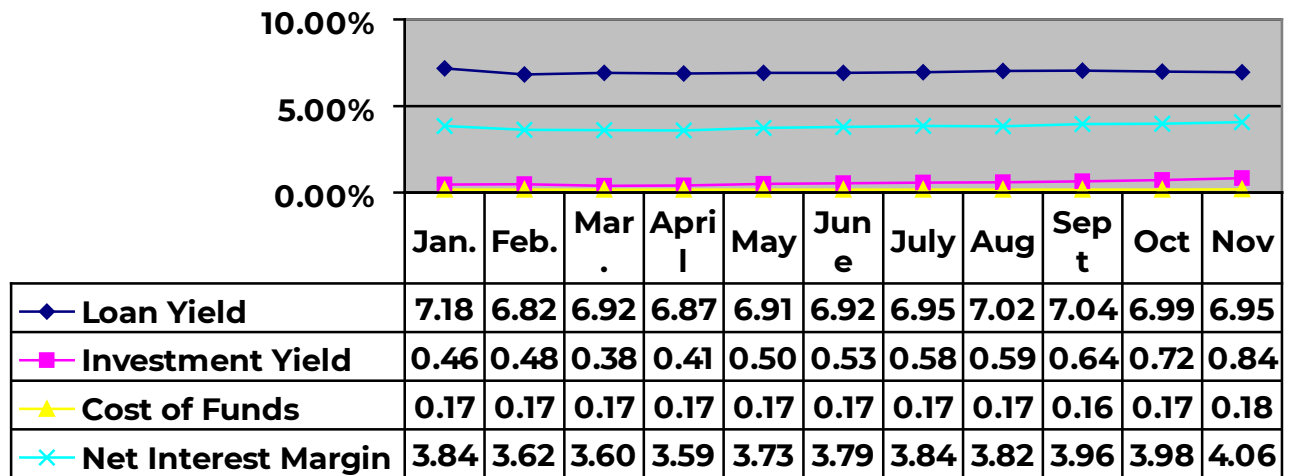


Net worth: 8.82%, a 20-basis point increase (Target 10%)

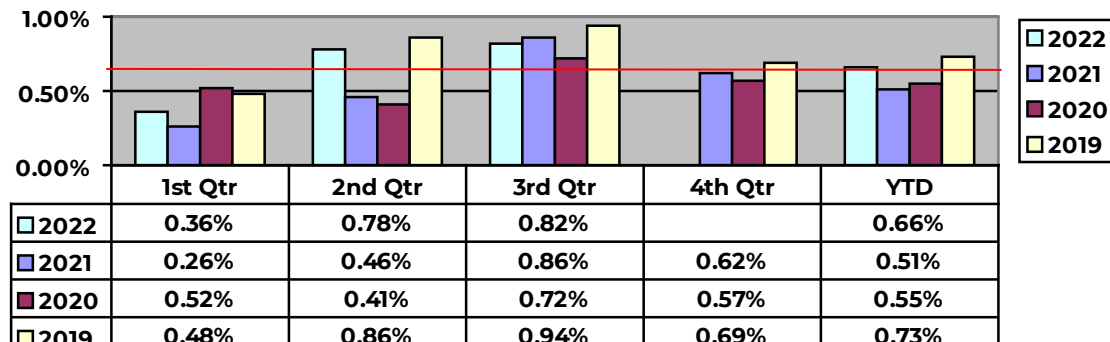


Asset Yields:

| | |
|-------|--------------------------------------|
| 6.95% | Loan yield - Target - 7.00% |
| 0.84% | Investment Yield - Target - 2.00% |
| 4.06% | Net Interest Margin - Target - 5.00% |
| 0.18% | Cost of Shares - Target - .29% |



November Return on Assets: 0.65%; YTD 0.66% (Prior yr-end assets + current month/2 = \$34,303,155 avg assets)



LIQUIDITY ANALYSIS

Risk Limits:

| | |
|--------|---|
| 60.41% | Loans/Assets (<90%) |
| 66.25% | Loans/Shares (<105%) |
| 16.42% | Cash & Short-Term Investments/Assets (<35%) |
| 0.0% | Borrowings & Non-member Deposits/Total Shares & Liabilities (<4%) |

The liquidity outlook remains stable.

Investments:

None

Investment strategy: The Credit Union will continue to invest if operating liquidity is positive.

SHARE AND LOAN RATES

No Recommendation

BOARD RECOMMENDATIONS

No Recommendations

Alhambra Credit Union
Statement of Financial Condition



Produced: 12/22/2022 3:25:16PM

| | Current Month Nov-2022 | Prev Month Oct-2022 | Inc(Dec) Nov-2022 | Prev Year End Dec-2021 | Inc(Dec) Nov-2022 | %Inc(Dec) Nov-2022 |
|-------------------------------------|---------------------------|------------------------|----------------------|---------------------------|----------------------|-----------------------|
| ASSETS | | | | | | |
| NEW VEHICLE LOANS | 1,838,704 | 1,746,701 | 92,003 | 1,742,815 | 95,888 | 5.50 |
| NEW VEHICLE LOANS INDIRECT | 2,233,160 | 1,952,317 | 280,843 | 1,541,720 | 691,439 | 44.85 |
| USED VEHICLE LOANS | 6,224,408 | 6,275,949 | (51,541) | 5,880,872 | 343,536 | 5.84 |
| USED VEHICLE LOANS INDIRECT | 5,468,548 | 5,407,478 | 61,070 | 4,718,096 | 750,453 | 15.91 |
| MOBILE HOME/RV LOANS | 806,304 | 815,258 | (8,954) | 683,015 | 123,289 | 18.05 |
| SHARE SECURED LOANS | 88,797 | 90,707 | (1,910) | 76,748 | 12,048 | 15.70 |
| PLC/SIGNATURE LOANS | 636,311 | 634,969 | 1,342 | 630,302 | 6,009 | 0.95 |
| COURTESY OVERDRAFTS | 25,359 | 17,640 | 7,720 | 14,685 | 10,675 | 72.70 |
| HOME EQUITY LOANS | 2,990,514 | 3,041,539 | (51,025) | 1,692,858 | 1,297,655 | 76.65 |
| VISA CREDIT CARD LOANS/VANTIV | 669,714 | 664,522 | 5,192 | 615,853 | 53,861 | 8.75 |
| VISA CASH ADVANCE SUSPENSE | 0 | 0 | 0 | (35) | 35 | 100.00 |
| INDIRECT LENDING FEES | 68,104 | 61,010 | 7,094 | 40,697 | 27,407 | 67.34 |
| NET LOANS | 21,049,922 | 20,708,089 | 341,834 | 17,637,626 | 3,412,296 | 19.35 |
| ALLOWANCE FOR LOAN LOSS | (109,914) | (106,947) | (2,967) | (100,671) | (9,243) | (9.18) |
| ACCOUNTS RECEIVABLE | 90,570 | 90,137 | 433 | 88,323 | 2,246 | 2.54 |
| NON EARNING INVESTMENTS | 561,181 | 352,841 | 208,340 | 531,140 | 30,041 | 5.66 |
| INVESTMENTS | 11,749,925 | 12,871,626 | (1,121,701) | 14,086,460 | (2,336,535) | (16.59) |
| ACCRUED INCOME INVESTMENTS | 11,517 | 20,008 | (8,491) | 6,317 | 5,200 | 82.31 |
| ACCRUED INCOME LOANS | 65,413 | 67,435 | (2,023) | 54,822 | 10,591 | 19.32 |
| NCU SHARE INSURANCE FUND | 280,966 | 280,966 | 0 | 247,421 | 33,545 | 13.56 |
| PREPAID EXPENSES | 40,746 | 48,270 | (7,524) | 50,600 | (9,854) | (19.48) |
| LAND | 276,357 | 276,357 | 0 | 276,357 | 0 | 0.00 |
| PROPERTY IMPROVEMENTS | 772,149 | 772,149 | 0 | 773,624 | (1,475) | (0.19) |
| BUILDING | 676,242 | 676,242 | 0 | 676,242 | 0 | 0.00 |
| ALLOW FOR DEPREC OF BLDG/IMP | (646,735) | (643,378) | (3,357) | (608,983) | (37,752) | (6.20) |
| Net Land & Building | 1,078,013 | 1,081,370 | (3,357) | 1,117,241 | (39,227) | (3.51) |
| FURNITURE & EQUIPMENT | 655,647 | 655,647 | 0 | 664,006 | (8,358) | (1.26) |
| ALLOW FOR DEPREC OF FURN/EQUIP | (630,717) | (630,002) | (715) | (620,247) | (10,470) | (1.69) |
| Net FF&E | 24,931 | 25,646 | (715) | 43,759 | (18,828) | (43.03) |
| Total Fixed Assets | 1,102,944 | 1,107,016 | (4,072) | 1,161,000 | (58,055) | (5.00) |
| TOTAL ASSETS | 34,843,271 | 35,439,441 | (596,171) | 33,763,039 | 1,080,232 | 3.20 |
| LIABILITIES AND EQUITY | | | | | | |
| ACCOUNTS PAYABLE | 49,273 | 49,320 | (47) | 48,427 | 846 | 1.75 |
| DIVIDEND PAYABLE | 8,228 | 4,165 | 4,063 | 0 | 8,228 | 0.00 |
| ALL OTHER LIABILITIES | (58,365) | (253,955) | 195,591 | 266,585 | (324,950) | (121.89) |
| TOTAL LIABILITIES | (863) | (200,470) | 199,607 | 315,012 | (315,876) | (100.27) |
| EQUITY | | | | | | |
| SHARES | 17,543,874 | 17,309,541 | 234,334 | 16,056,024 | 1,487,850 | 9.27 |
| CHECKING ACCOUNTS | 8,600,602 | 9,002,580 | (401,978) | 9,208,712 | (608,110) | (6.60) |
| SHARES-IRA'S | 321,925 | 322,050 | (125) | 208,044 | 113,881 | 54.74 |
| IRA TERM SHARES | 483,749 | 484,199 | (450) | 499,298 | (15,549) | (3.11) |
| MONEY MARKET ACCOUNTS | 2,723,378 | 3,355,698 | (632,320) | 2,447,491 | 275,886 | 11.27 |
| TERM SHARES | 2,098,145 | 2,110,755 | (12,611) | 2,162,080 | (63,935) | (2.96) |
| TOTAL SHARES | 31,771,673 | 32,584,823 | (813,150) | 30,581,649 | 1,190,024 | 3.89 |
| REGULAR RESERVE | 798,048 | 798,048 | 0 | 798,048 | 0 | 0.00 |
| UNDIVIDED EARNINGS | 2,274,413 | 2,257,041 | 17,372 | 2,068,330 | 206,083 | 9.96 |
| MEMBER CAPITAL | 3,072,461 | 3,055,088 | 17,372 | 2,866,377 | 206,083 | 7.19 |
| TOTAL EQUITY | 34,844,134 | 35,639,912 | (795,778) | 33,448,027 | 1,396,107 | 4.17 |
| TOTAL LIABILITIES AND EQUITY | 34,843,271 | 35,439,441 | (596,171) | 33,763,039 | 1,080,232 | 3.20 |

Alhambra Credit Union
Statement of Financial Condition



Produced: 12/21/2022 5:19:55PM

| | Current Month Nov-2022 | Prev Month Oct-2022 | Inc(Dec) Nov-2022 | Prev Year End Dec-2021 | Inc(Dec) Nov-2022 | %Inc(Dec) Nov-2022 |
|-------------------------------------|---------------------------|------------------------|----------------------|---------------------------|----------------------|-----------------------|
| ASSETS | | | | | | |
| NEW VEHICLE LOANS | 1,838,704 | 1,746,701 | 92,003 | 1,742,815 | 95,888 | 5.50 |
| NEW VEHICLE LOANS INDIRECT | 2,233,160 | 1,952,317 | 280,843 | 1,541,720 | 691,439 | 44.85 |
| USED VEHICLE LOANS | 6,224,408 | 6,275,949 | (51,541) | 5,880,872 | 343,536 | 5.84 |
| USED VEHICLE LOANS INDIRECT | 5,468,548 | 5,407,478 | 61,070 | 4,718,096 | 750,453 | 15.91 |
| MOBILE HOME/RV LOANS | 806,304 | 815,258 | (8,954) | 683,015 | 123,289 | 18.05 |
| SHARE SECURED LOANS | 88,797 | 90,707 | (1,910) | 76,748 | 12,048 | 15.70 |
| PLC/SIGNATURE LOANS | 636,311 | 634,969 | 1,342 | 630,302 | 6,009 | 0.95 |
| COURTESY OVERDRAFTS | 25,359 | 17,640 | 7,720 | 14,685 | 10,675 | 72.70 |
| HOME EQUITY LOANS | 2,990,514 | 3,041,539 | (51,025) | 1,692,858 | 1,297,655 | 76.65 |
| VISA CREDIT CARD LOANS/VANTIV | 669,714 | 664,522 | 5,192 | 615,853 | 53,861 | 8.75 |
| VISA CASH ADVANCE SUSPENSE | 0 | 0 | 0 | (35) | 35 | 100.00 |
| INDIRECT LENDING FEES | 68,104 | 61,010 | 7,094 | 40,697 | 27,407 | 67.34 |
| NET LOANS | 21,049,922 | 20,708,089 | 341,834 | 17,637,626 | 3,412,296 | 19.35 |
| ALLOWANCE FOR LOAN LOSS | (109,914) | (106,947) | (2,967) | (100,671) | (9,243) | (9.18) |
| ACCOUNTS RECEIVABLE | 90,570 | 90,137 | 433 | 88,323 | 2,246 | 2.54 |
| NON EARNING INVESTMENTS | 561,181 | 352,841 | 208,340 | 531,140 | 30,041 | 5.66 |
| INVESTMENTS | 11,749,925 | 12,871,626 | (1,121,701) | 14,086,460 | (2,336,535) | (16.59) |
| ACCRUED INCOME INVESTMENTS | 11,517 | 20,008 | (8,491) | 6,317 | 5,200 | 82.31 |
| ACCRUED INCOME LOANS | 65,413 | 67,435 | (2,023) | 54,822 | 10,591 | 19.32 |
| NCU SHARE INSURANCE FUND | 280,966 | 280,966 | 0 | 247,421 | 33,545 | 13.56 |
| PREPAID EXPENSES | 40,746 | 48,270 | (7,524) | 50,600 | (9,854) | (19.48) |
| LAND | 276,357 | 276,357 | 0 | 276,357 | 0 | 0.00 |
| PROPERTY IMPROVEMENTS | 772,149 | 772,149 | 0 | 773,624 | (1,475) | (0.19) |
| BUILDING | 676,242 | 676,242 | 0 | 676,242 | 0 | 0.00 |
| ALLOW FOR DEPREC OF BLDG/IMP | (646,735) | (643,378) | (3,357) | (608,983) | (37,752) | (6.20) |
| Net Land & Building | 1,078,013 | 1,081,370 | (3,357) | 1,117,241 | (39,227) | (3.51) |
| FURNITURE & EQUIPMENT | 655,647 | 655,647 | 0 | 664,006 | (8,358) | (1.26) |
| ALLOW FOR DEPREC OF FURN/EQUIP | (630,717) | (630,002) | (715) | (620,247) | (10,470) | (1.69) |
| Net FF&E | 24,931 | 25,646 | (715) | 43,759 | (18,828) | (43.03) |
| Total Fixed Assets | 1,102,944 | 1,107,016 | (4,072) | 1,161,000 | (58,055) | (5.00) |
| TOTAL ASSETS | 34,843,271 | 35,439,441 | (596,171) | 33,763,039 | 1,080,232 | 3.20 |
| LIABILITIES AND EQUITY | | | | | | |
| ACCOUNTS PAYABLE | 49,273 | 49,320 | (47) | 48,427 | 846 | 1.75 |
| DIVIDEND PAYABLE | 8,228 | 4,165 | 4,063 | 0 | 8,228 | 0.00 |
| ALL OTHER LIABILITIES | (58,365) | (253,955) | 195,591 | 266,585 | (324,950) | (121.89) |
| TOTAL LIABILITIES | (863) | (200,470) | 199,607 | 315,012 | (315,876) | (100.27) |
| EQUITY | | | | | | |
| SHARES | 17,543,874 | 17,309,541 | 234,334 | 16,056,024 | 1,487,850 | 9.27 |
| CHECKING ACCOUNTS | 8,600,602 | 9,002,580 | (401,978) | 9,208,712 | (608,110) | (6.60) |
| SHARES-IRA'S | 321,925 | 322,050 | (125) | 208,044 | 113,881 | 54.74 |
| IRA TERM SHARES | 483,749 | 484,199 | (450) | 499,298 | (15,549) | (3.11) |
| MONEY MARKET ACCOUNTS | 2,723,378 | 3,355,698 | (632,320) | 2,447,491 | 275,886 | 11.27 |
| TERM SHARES | 2,098,145 | 2,110,755 | (12,611) | 2,162,080 | (63,935) | (2.96) |
| TOTAL SHARES | 31,771,673 | 32,584,823 | (813,150) | 30,581,649 | 1,190,024 | 3.89 |
| REGULAR RESERVE | 798,048 | 798,048 | 0 | 798,048 | 0 | 0.00 |
| UNDIVIDED EARNINGS | 2,257,041 | 2,257,041 | 0 | 2,068,330 | 188,711 | 9.12 |
| NET INCOME/LOSS | 17,372 | 0 | 17,372 | 0 | 17,372 | 0.00 |
| MEMBER CAPITAL | 3,072,461 | 3,055,088 | 17,372 | 2,866,377 | 206,083 | 7.19 |
| TOTAL EQUITY | 34,844,134 | 35,639,912 | (795,778) | 33,448,027 | 1,396,107 | 4.17 |
| TOTAL LIABILITIES AND EQUITY | 34,843,271 | 35,439,441 | (596,171) | 33,763,039 | 1,080,232 | 3.20 |

Alhambra Credit Union
Income Statement/Budget Comparison



As of: 11/30/2022

Produced: 12/22/2022 3:25:55PM

| | Actual Nov-2022 | Budget Nov-2022 | Variance Nov-2022 | Year-to-Date Nov-2022 | YTD Budget Nov-2022 | Variance Nov-2022 |
|-------------------------------|--------------------|--------------------|----------------------|--------------------------|------------------------|----------------------|
| INCOME | | | | | | |
| LOAN INCOME | 114,421 | 113,425 | 996 | 1,231,657 | 1,262,793 | (31,136) |
| INVESTMENT INCOME | 18,205 | 4,315 | 13,890 | 99,317 | 48,042 | 51,275 |
| FEE INCOME | 25,428 | 30,822 | (5,394) | 329,241 | 343,152 | (13,911) |
| OTHER INCOME | 24,835 | 29,589 | (4,754) | 337,632 | 329,422 | 8,210 |
| TOTAL INCOME | 182,889 | 178,151 | 4,738 | 1,997,846 | 1,983,409 | 14,437 |
| EXPENSES | | | | | | |
| COMPENSATION | 56,544 | 57,083 | (540) | 617,060 | 627,917 | (10,857) |
| EMPLOYEE BENEFITS | 10,414 | 11,096 | (682) | 126,925 | 123,533 | 3,391 |
| STAFF/VOL. DEVELOPMENT | 1,234 | 1,233 | 1 | 14,236 | 13,727 | 509 |
| ASSOCIATION DUES | 1,047 | 970 | 77 | 11,843 | 10,798 | 1,044 |
| OFFICE OCCUPANCY | 8,590 | 8,959 | (369) | 98,046 | 99,742 | (1,696) |
| OFFICE OPERATIONS | 45,001 | 41,918 | 3,083 | 507,396 | 466,685 | 40,711 |
| MARKETING/MBR EDUCATION | 1,925 | 1,644 | 281 | 13,902 | 18,300 | (4,398) |
| LOAN SERVICING | 6,077 | 6,575 | (498) | 70,483 | 73,206 | (2,723) |
| PROFESSIONAL/OUTSIDE SERVICES | 23,784 | 21,945 | 1,839 | 227,160 | 244,324 | (17,164) |
| BANK EXAM EXPENSE | 149 | 189 | (40) | 2,124 | 2,104 | 20 |
| CASH OVER/SHORT | 1 | 0 | 1 | 423 | 0 | 423 |
| INTEREST ON BORROWED FUNDS | 0 | 0 | 0 | 0 | 0 | 0 |
| ANNUAL MEETING | 50 | 82 | (32) | 550 | 915 | (365) |
| OTHER OPERATING EXPENSES | 150 | 100 | 50 | 411 | 1,100 | (689) |
| LOAN LOSS PROVISION | 5,000 | 4,931 | 69 | 46,000 | 54,903 | (8,903) |
| TOTAL EXPENSES | 159,966 | 156,726 | 3,240 | 1,736,559 | 1,737,255 | (697) |
| DIVIDENDS | | | | | | |
| DIVIDENDS | 5,551 | 5,753 | (203) | 55,204 | 64,055 | (8,850) |
| TOTAL DIVIDENDS | 5,551 | 5,753 | (203) | 55,204 | 64,055 | (8,850) |
| NET INCOME | 17,372 | 15,672 | 1,700 | 206,083 | 182,099 | 23,985 |

Alhambra Credit Union

ALCO Targets / Limits Report

Run: 12/24/2022

As of: 11/30/2022

| | Lower | Target | Upper | Current Ratio | Target Variance | --Flags-- |
|--|-------|----------|--------|---------------|--------------------|-----------|
| CAPITAL | | | | | | |
| Capital to Assets | | 9.00 | | 9.13 | 0.13 | |
| Net Worth/Total Assets | | 10.00 | | 8.82 | (1.18) | |
| Total Delinquent Loans/Net Worth | | 8.00 | | 18.41 | 10.41 | |
| Solvency Evaluation | | 100.00 | | 109.67 | 9.67 | |
| ASSET QUALITY | | | | | | |
| Delinquent Loans/Total Loans | | 1.00 | | 2.69 | 1.69 | |
| Delinquent Loans/Assets | | 0.75 | | 1.62 | 0.87 | |
| Net Charge-Offs/Average Loans | | 0.69 | | 0.22 | (0.47) | |
| EARNINGS | | | | | | |
| Net Interest Margin/Average Assets | | 5.00 | | 4.06 | (0.94) | |
| Gross Income/Average Assets | | 7.50 | | 6.35 | (1.15) | |
| Return on Average Assets | | 0.65 | | 0.66 | 0.01 | |
| Net Margin/Average Assets | | 7.00 | | 6.18 | (0.82) | |
| Operating Expenses/Gross Income | | 84.00 | | 84.62 | 0.62 | |
| Operating Expenses/Average Assets | | 6.70 | | 5.38 | (1.32) | |
| Net Operating Expenses/Average Assets | | 5.00 | | 4.33 | (0.67) | |
| Prov. for Loan Losses/Average Assets | | 0.50 | | 0.15 | (0.35) | |
| Cost of Funds/Average Assets | | 0.29 | | 0.18 | (0.11) | |
| Fee & Non-Op Income to Net Income | | 380.00 | | 289.33 | (90.67) | |
| Fixed Assets & OREOs/Total Assets | | 5.00 | | 3.17 | (1.83) | |
| ASSET/LIABILITY MANAGEMENT | | | | | | |
| Net Long-Term Assets/Total Assets | | 5.00 | | 8.16 | 3.16 | |
| Cash + Short-Term Investments/Assets | | | 35.00 | 16.42 | | |
| Avg. Life of Loan Portfolio (Years) | | | | 2.04 | | |
| Total Loans/Total Assets | | 70.00 | 90.00 | 60.41 | (9.59) | |
| Total Loans/Total Shares | 70.00 | 75.00 | 105.00 | 66.25 | (8.75) | L* |
| Borrowings/Total Shares and Net Worth | | 0.00 | 4.00 | 0.00 | 0.00 | |
| Regular Shares/Total Shares & Borrowings | | 50.00 | | 55.22 | 5.22 | |
| Shares, Deposits & Borr/Earning Assets | | | | 96.87 | | |
| OTHER KEY RATIOS | | | | | | |
| Net Worth Growth | | 5.00 | | 7.84 | 2.84 | |
| Asset Growth | | 5.00 | | 3.49 | (1.51) | |
| Loan Growth | | 6.00 | | 21.11 | 15.11 | |
| Investment Growth | | 5.00 | | (18.10) | (23.10) | |
| Market (Share) Growth | | 5.00 | | 4.25 | (0.75) | |
| Membership Growth | | 5.00 | | 2.09 | (2.91) | |
| Yield on Average Loans | | 7.00 | | 6.95 | (0.05) | |
| Yield on Average Investments | | 2.00 | | 0.84 | (1.16) | |
| Return on Operations | | | | 4.57 | | |
| Interest on Loans to Oper. Income | | 73.00 | | 72.39 | (0.61) | |
| Investment Income to Oper. Income | | 4.00 | | 11.52 | 7.52 | |
| Efficiency Ratio | | | | 84.66 | | |
| PRODUCTIVITY DATA | | | | | | |
| Members/Potential Members | | 65.00 | | 62.36 | (2.64) | |
| Borrowers/Members | | 45.00 | | 26.96 | (18.04) | |
| Loans/Members | | 70.00 | | 48.93 | (21.07) | |
| Members/Full-Time Employees | | 300.00 | | 363.75 | 63.75 | |
| Average Shares per Member | | 5,500.00 | | 7,278.73 | 1,778.73 | |
| Average Loan Balance | | 7,000.00 | | 9,854.83 | 2,854.83 | |
| Net Income/Member | | | | 51.50 | | |

Flags: L* = Below Lower Limit U* = Above Upper Limit

MONTHLY BUDGET REPORT
2022



| | Budget-Mo | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEP | OCT | NOV | DEC | YTD actual Plus budget | YTD budget | Variance |
|-------------------------------|-----------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|-----|---------------------------|------------|-----------|
| Loan Income | 115,000 | 106,405 | 96,912 | 108,370 | 107,246 | 115,448 | 115,238 | 113,101 | 116,039 | 123,072 | 115,404 | 114,421 | | 1,346,656 | 1,380,000 | (33,344) |
| Investment Income | 4,375 | 5,160 | 5,942 | 2,712 | 6,144 | 9,403 | 6,975 | 9,341 | 9,653 | 11,159 | 14,622 | 18,204 | | 103,690 | 52,500 | 51,190 |
| Fee/Misc Income | 61,250 | 63,345 | 58,382 | 59,637 | 73,376 | 70,370 | 70,866 | 63,490 | 62,631 | 45,944 | 48,567 | 50,263 | | 728,121 | 735,000 | (6,879) |
| Gross Income | 180,625 | 174,910 | 161,236 | 170,719 | 186,766 | 195,221 | 193,079 | 185,932 | 188,323 | 180,175 | 178,593 | 182,888 | - | 2,178,467 | 2,167,500 | 10,967 |
| Comp/Benefits | 68,333 | 66,781 | 71,033 | 68,125 | 67,616 | 69,537 | 73,837 | 67,867 | 61,458 | 63,966 | 66,808 | 66,958 | | 812,319 | 820,000 | (7,681) |
| All Other Expenses | 84,775 | 87,578 | 82,395 | 85,877 | 97,878 | 94,424 | 89,204 | 97,552 | 93,969 | 87,022 | 83,666 | 93,008 | | 1,077,348 | 1,017,300 | 60,048 |
| Total Operating Exp | 153,108 | 154,359 | 153,428 | 154,002 | 165,494 | 163,961 | 163,041 | 165,419 | 155,427 | 150,988 | 150,474 | 159,966 | - | 1,889,667 | 1,837,300 | 52,367 |
| Dividends | 5,833 | 5,865 | 4,607 | 4,981 | 5,027 | 5,156 | 4,852 | 4,881 | 4,810 | 1,519 | 9,081 | 5,551 | | 62,163 | 70,000 | (7,837) |
| Prov for Loan Loss | 5,000 | 5,000 | - | 3,000 | 3,000 | 5,000 | 5,000 | 10,000 | 10,000 | - | - | 5,000 | | 56,000 | 60,000 | (4,000) |
| ROA | 16.683 | 15.809 | 3.201 | 11.737 | 16.247 | 26.104 | 25.187 | 15.633 | 28.086 | 27.670 | 19.038 | 17.372 | | 222,767 | 200,200 | 22,567 |
| % | | 0.57% | 0.11% | 0.41% | 0.56% | 0.90% | 0.87% | 0.55% | 0.96% | 0.96% | 0.66% | 0.61% | | 0.65% | 0.62% | |
| | | | | | | | | | | | | | | YTD actual | Budget | |
| Total Assets | | 33,059,845 | 34,202,979 | 35,306,873 | 36,344,170 | 35,718,121 | 35,583,604 | 34,836,178 | 36,489,600 | 35,483,507 | 35,439,441 | 34,843,271 | | 34,843,271 | 34,500,000 | 343,271 |
| Total Loans | | 17,925,682 | 18,159,010 | 18,272,264 | 18,960,106 | 19,482,458 | 19,927,678 | 19,996,235 | 19,915,435 | 20,331,755 | 20,708,089 | 21,049,922 | | 21,049,922 | 18,600,000 | 2,449,922 |
| Delinq Ratio 60+ day | 1.0% | 0.95% | 0.87% | 0.50% | 0.46% | 0.85% | 0.49% | 0.91% | 0.74% | 1.07% | 2.22% | 2.69% | | 2.69% | 1.00% | 1.69% |
| Net Chg offs | 5,000 | 4,451 | 6,112 | 9,391 | 3,142 | 14,940 | 4,962 | 14,270 | 12,546 | 2,602 | 4,403 | 3,746 | | 80,566 | 60,000 | 20,566 |
| Employee Cost/day(21 day avg) | 3,254 | 3,180 | 3,383 | 3,244 | 3,220 | 3,311 | 3,516 | 3,232 | 2,927 | 3,046 | 3,181 | 3,188 | | | | |
| Net worth | | 8.72% | 8.44% | 8.21% | 8.02% | 8.23% | 8.33% | 8.56% | 8.24% | 8.56% | 8.62% | 8.82% | | 8.62% | 8.89% | -0.27% |
| Total Fixed Assets | | 1,156,099 | 1,151,801 | 1,148,635 | 1,143,809 | 1,133,107 | 1,112,070 | 1,108,362 | 1,105,673 | 1,109,979 | 1,107,016 | 1,102,944 | | | | |
| Fixed assets/assets <5% | | 3.50% | 3.37% | 3.25% | 3.15% | 3.17% | 3.13% | 3.18% | 3.03% | 3.13% | 3.12% | 3.17% | | | | |