

# Monthly Financial Statements



Balance Sheet as of January 31, 2019

## Assets

Member Loans	\$977,512,182
Investment	\$37,218,303
Cash	\$78,636,856
Fixed Assets	\$38,600,060
Other Assets	\$23,631,703
<b>Total Assets</b>	<b>\$1,155,599,105</b>

## Liabilities

Member Deposits	\$1,015,893,879
Other Liabilities	\$16,634,542
<b>Total Liabilities</b>	<b>\$1,032,528,421</b>

## Net Worth

Total Net Worth	\$123,070,684
Total Liabilities and Net Worth	\$1,155,599,105

**Net Worth Ratio** **10.65%**

## Income Statement

Year to Date through January 31, 2019

## Income

Interest Income – Loans	\$4,073,274
Interest Income – Investments	\$244,400
Other Income / Expense	\$1,508,967
<b>Total Income</b>	<b>\$5,826,641</b>

## Expenses

Interest Expense	\$477,748
Operating Expenses	\$3,748,170
Loan Loss Provision	\$515,897
<b>Total Expenses</b>	<b>\$4,741,815</b>

**Net Income** **\$1,084,826**