

# Monthly Financial Statements



## Balance Sheet as of January 31, 2020

### Assets

Member Loans	\$ 933,580,071
Investment	\$ 77,794,995
Cash	\$ 137,737,037
Fixed Assets	\$ 38,151,351
Other Assets	\$ 23,865,926
<b>Total Assets</b>	<b>\$1,211,129,380</b>

### Liabilities

Member Deposits	\$1,058,448,468
Other Liabilities	\$13,946,692
<b>Total Liabilities</b>	<b>\$1,072,395,160</b>

### Net Worth

<b>Total Net Worth</b>	<b>\$138,734,220</b>
<b>Total Liabilities and Net Worth</b>	<b>\$1,211,129,380</b>

**Net Worth Ratio** **11.45%**

## Income Statement

### Year to Date through January 31, 2020

### Income

Interest Income – Loans	\$3,969,172
Interest Income – Investments	\$334,531
Other Income / Expense	\$1,623,628
<b>Total Income</b>	<b>\$5,927,331</b>

### Expenses

Interest Expense	\$586,025
Operating Expenses	\$4,178,066
Loan Loss Provision	\$80,879
<b>Total Expenses</b>	<b>\$4,844,971</b>

**Net Income** **\$1,082,360**