



FINANCIAL REPORT

Assets 2017

| | |
|-----------------------|-----------------------|
| Cash on Hand | \$ 2,507,606 |
| Investments | 70,924,066 |
| Total Loans (Net) | 110,788,673 |
| Furniture & Equipment | 714,276 |
| Prepaid Expenses | 710,133 |
| Building and Land | 4,301,847 |
| Accrued Income | 621,491 |
| Other Assets | 2,777,517 |
| TOTAL ASSETS | \$ 193,345,609 |

Assets 2016

| | |
|-----------------------|-----------------------|
| Cash on Hand | \$ 2,510,803 |
| Investments | 70,651,413 |
| Total Loans (Net) | 96,949,832 |
| Furniture & Equipment | 780,799 |
| Prepaid Expenses | 2,106,131 |
| Building and Land | 4,437,768 |
| Accrued Income | 470,447 |
| Other Assets | 2,601,233 |
| TOTAL ASSETS | \$ 180,508,426 |

Liabilities & Equity 2017

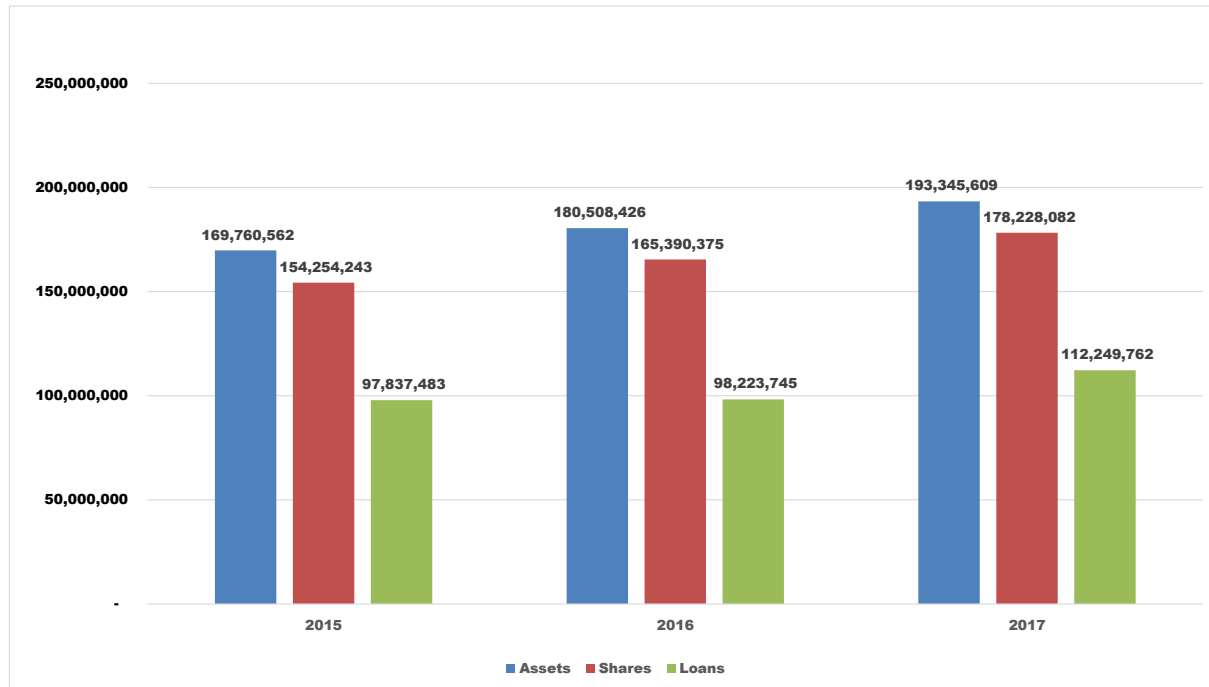
| | |
|---------------------------------------|-----------------------|
| Accounts Payable | \$ 1,264,072 |
| Certificates | 10,628,038 |
| Shares | 124,518,396 |
| Share Drafts | 43,081,648 |
| Reserves & Undivided Earnings | 13,853,455 |
| TOTAL LIABILITIES & EQUITY | \$ 193,345,609 |

Liabilities & Equity 2016

| | |
|---------------------------------------|-----------------------|
| Accounts Payable | \$ 1,044,568 |
| Certificates | 12,005,855 |
| Shares | 113,326,770 |
| Share Drafts | 40,057,750 |
| Reserves & Undivided Earnings | 14,073,483 |
| TOTAL LIABILITIES & EQUITY | \$ 180,508,426 |

| | |
|---|---------------------|
| TOTAL INCOME | \$ 8,917,328 |
| TOTAL EXPENSE | \$ 8,867,170 |
| DIVIDEND EXPENSE | \$ 288,141 |
| NET INCREASE (DECREASE) TO CAPITAL | \$ (237,983) |

| | |
|---|---------------------|
| TOTAL INCOME | \$ 8,051,982 |
| TOTAL EXPENSE | \$ 7,161,043 |
| DIVIDEND EXPENSE | \$ 289,513 |
| NET INCREASE (DECREASE) TO CAPITAL | \$ 601,426 |





Board of Directors

James Kiefer, Chairman

Sean Whelan, Vice Chairman

A. Joe Loduca, Treasurer

Lori Olson Secretary

Richard Garcia, Director

Ted Rich, Director

Josephine Giometti, Director

Supervisory Committee

L. Patrick Samsell, Chairman

Linda Frontz, Secretary

Isela Ruiz

Senior Management

Jim Carlin, Interim CEO

Patricia Hinton, EVP/COO

Lisa Henne, VP/Lending/Collections

Benny Magdaleno, VP/Information Systems

Patricia Murarik, VP/Operations

Cynthia Pierro, VP/Human Resources/Training