

	December 2023	November 2023	Cur vs Pri Mth	Cur vs Pri Mth	December 2022	Cur vs Pri Yr	Cur vs Pri Yr
	Current Month	Prior Month	\$ Variance	% Variance	Prior Year	\$ Variance	% Variance
CASH	83,764,678.38	53,126,870.47	30,637,807.91	57.67%	42,412,365.91	41,352,312.47	97.50%
RECEIVABLES	9,510,380.85	45,418,731.03	(35,908,350.18)	(79.06%)	57,303,439.30	(47,793,058.45)	(83.40%)
INVESTMENTS	355,770,588.57	354,843,932.40	926,656.17	0.26%	375,279,728.91	(19,509,140.34)	(5.20%)
LOANS	1,241,068,165.51	1,239,784,155.86	1,284,009.65	0.10%	1,105,840,097.83	135,228,067.68	12.23%
INDIRECT LOAN PREM	4,510,167.52	4,761,517.11	(251,349.59)	(5.28%)	5,037,523.87	(527,356.35)	(10.47%)
CREDIT CARD LOANS	88,917,022.06	87,545,361.43	1,371,660.63	1.57%	80,968,774.87	7,948,247.19	9.82%
LOAN PARTICIPATION	(9,206,371.48)	(9,458,359.15)	251,987.67	2.66%	0.00	(9,206,371.48)	0.00%
PURCHASED LOANS	1,020,207.11	1,101,949.29	(81,742.18)	(7.42%)	2,024,882.86	(1,004,675.75)	(49.62%)
Commercial Loans	260,630.78	261,985.94	(1,355.16)	(0.52%)	0.00	260,630.78	0.00%
BUSINESS LOANS	265,518.84	158,187.76	107,331.08	67.85%	320,989.66	(55,470.82)	(17.28%)
TOTAL LOANS	1,326,835,340.34	1,324,154,798.24	2,680,542.10	0.20%	1,194,192,269.09	132,643,071.25	11.11%
NOTES RECEIVABLE	0.00	0.00	0.00	0.00%	0.00	0.00	0.00%
ALLOWANCE FOR LOAN LOSSES	(14,027,668.00)	(13,893,469.98)	(134,198.02)	(0.97%)	(5,606,320.25)	(8,421,347.75)	(150.21%)
LAND	6,396,507.99	6,396,507.99	0.00	0.00%	6,390,732.99	5,775.00	0.09%
BUILDINGS	31,444,754.90	31,028,253.03	416,501.87	1.34%	26,701,289.03	4,743,465.87	17.76%
ACCUM BUILDING DEPRECIATION	(7,694,612.61)	(7,639,816.19)	(54,796.42)	(0.72%)	(7,082,961.70)	(611,650.91)	(8.64%)
FURN. & EQUIP	22,903,431.96	22,909,790.54	(6,358.58)	(0.03%)	20,955,199.51	1,948,232.45	9.30%
ACCUM DEPRECIATION	(20,706,417.72)	(20,560,615.06)	(145,802.66)	(0.71%)	(18,921,539.02)	(1,784,878.70)	(9.43%)
LEASEHOLD IMPROVEMENTS	9,504.57	9,958.83	(454.26)	(4.56%)	3,332.67	6,171.90	185.19%
PREPAID EXPENSES	1,621,175.86	1,754,224.80	(133,048.94)	(7.58%)	1,274,584.24	346,591.62	27.19%
ACCRUED INTEREST	5,101,347.44	5,036,004.28	65,343.16	1.30%	3,361,885.70	1,739,461.74	51.74%
OTHER ASSETS	24,576,414.11	24,490,473.48	85,940.63	0.35%	16,016,015.93	8,560,398.18	53.45%
<b>TOTAL ASSETS</b>	<b>1,825,505,426.64</b>	<b>1,827,075,643.86</b>	<b>(1,570,217.22)</b>	<b>(0.09%)</b>	<b>1,712,280,022.31</b>	<b>113,225,404.33</b>	<b>6.61%</b>
MISC PAYABLES	7,627,186.37	5,527,364.70	2,099,821.67	37.99%	7,485,114.82	142,071.55	1.90%
DIVIDENDS PAYABLE	0.00	79,227.62	(79,227.62)	100.00%	0.00	0.00	0.00%
INTEREST PAYABLE ON ADVANCES	426,127.78	276,014.58	150,113.20	54.39%	0.00	426,127.78	0.00%
NCUSIF STABILIZATION PREMIUM	0.00	0.00	0.00	0.00%	0.00	0.00	0.00%
EMPLOYEE BENEFITS PAYABLE	(7,600.94)	7,170.40	(14,771.34)	206.00%	(14,534.84)	6,933.90	47.71%
BONUS DIV & INT REFUND PAYABLE	0.00	1,631,666.63	(1,631,666.63)	100.00%	2,162,912.45	(2,162,912.45)	100.00%
IRA TAXES PAYABLE	36,918.74	37,990.66	(1,071.92)	(2.82%)	17,274.31	19,644.43	113.72%
PAYROLL TAXES PAYABLE	0.00	0.00	0.00	0.00%	0.00	0.00	0.00%
ACCRUED EXPENSES	6,014,247.70	6,575,824.75	(561,577.05)	(8.54%)	7,181,531.06	(1,167,283.36)	(16.25%)
UNPOSTED ITEMS	1,097,612.42	2,112,234.14	(1,014,621.72)	(48.04%)	32,783.72	1,064,828.70	3248.04%
TRANSFER CLEARING	0.00	0.00	0.00	0.00%	(400.63)	400.63	100.00%
CLEARING ACCOUNT	16,118,629.99	7,719,916.77	8,398,713.22	108.79%	15,505,318.12	613,311.87	3.96%
MERGER ENTRIES/OTHER LIAB	0.00	0.00	0.00	0.00%	0.00	0.00	0.00%
CECL OFF BALANCE SHEET RESERVE	1,546.00	1,546.00	0.00	0.00%	0.00	1,546.00	0.00%
SHARED BRANCHING ENTRIES	(2,107.30)	0.00	(2,107.30)	0.00%	0.00	(2,107.30)	0.00%
MORTGAGE PAYABLES	8,095.00	10,075.00	(1,980.00)	(19.65%)	7,805.28	289.72	3.71%

	December 2023	November 2023	Cur vs Pri Mth	Cur vs Pri Mth	December 2022	Cur vs Pri Yr	Cur vs Pri Yr
	Current Month	Prior Month	\$ Variance	% Variance	Prior Year	\$ Variance	% Variance
NOTES PAYABLE	36,700,000.00	36,700,000.00	0.00	0.00%	46,940,061.09	(10,240,061.09)	(21.82%)
<b>TOTAL LIABILITIES</b>	<b>68,020,655.76</b>	<b>60,679,031.25</b>	<b>7,341,624.51</b>	<b>12.10%</b>	<b>79,317,865.38</b>	<b>(11,297,209.62)</b>	<b>(14.24%)</b>
SHARES	470,156,306.48	480,097,339.65	(9,941,033.17)	(2.07%)	500,951,087.79	(30,794,781.31)	(6.15%)
CHECKING ACCOUNTS	290,024,702.57	298,558,197.51	(8,533,494.94)	(2.86%)	267,739,365.45	22,285,337.12	8.32%
MONEY MARKET ACCOUNTS	194,962,419.57	193,843,800.88	1,118,618.69	0.58%	245,127,490.19	(50,165,070.62)	(20.46%)
FLEXIBLE SAVINGS ACCOUNTS	5,135,328.73	5,307,833.50	(172,504.77)	(3.25%)	6,331,929.37	(1,196,600.64)	(18.90%)
IRA ACCOUNTS	108,739,178.96	108,511,871.32	227,307.64	0.21%	98,435,407.48	10,303,771.48	10.47%
EASY STREET CERTIFICATES	14,322,794.46	15,543,831.98	(1,221,037.52)	(7.86%)	36,908,423.96	(22,585,629.50)	(61.19%)
SHARE INVEST CERTIFICATES	543,960,971.86	542,420,859.27	1,540,112.59	0.28%	356,037,252.29	187,923,719.57	52.78%
<b>TOTAL SHARES</b>	<b>1,627,301,702.63</b>	<b>1,644,283,734.11</b>	<b>(16,982,031.48)</b>	<b>(1.03%)</b>	<b>1,511,530,956.53</b>	<b>115,770,746.10</b>	<b>7.66%</b>
UNREALIZED GAIN/LOSS	(38,089,130.15)	(44,764,205.06)	6,675,074.91	14.91%	(36,497,829.80)	(1,591,300.35)	(4.36%)
RETAINED EARNINGS	160,925,852.69	160,925,852.69	0.00	0.00%	143,812,922.53	17,112,930.16	11.90%
NET INCOME TO DATE	7,346,345.71	5,951,230.87	1,395,114.84	23.44%	14,116,107.67	(6,769,761.96)	(47.96%)
<b>TOTAL EQUITY</b>	<b>1,757,484,770.88</b>	<b>1,766,396,612.61</b>	<b>(8,911,841.73)</b>	<b>(0.50%)</b>	<b>1,632,962,156.93</b>	<b>124,522,613.95</b>	<b>7.63%</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>1,825,505,426.64</b>	<b>1,827,075,643.86</b>	<b>(1,570,217.22)</b>	<b>(0.09%)</b>	<b>1,712,280,022.31</b>	<b>113,225,404.33</b>	<b>6.61%</b>