

	December 2024	November 2024	Cur vs Pri Mth	Cur vs Pri Mth	December 2023	Cur vs Pri Yr	Cur vs Pri Yr
	Current Month	Prior Month	\$ Variance	% Variance	Prior Year	\$ Variance	% Variance
CASH	105,535,071.70	174,587,562.43	(69,052,490.73)	(39.55%)	83,764,678.38	21,770,393.32	25.99%
RECEIVABLES	9,387,255.66	4,358,956.93	5,028,298.73	115.36%	9,510,380.85	(123,125.19)	(1.29%)
INVESTMENTS	378,486,083.39	304,333,853.37	74,152,230.02	24.37%	355,770,588.57	22,715,494.82	6.38%
LOANS	1,261,258,588.02	1,262,867,740.15	(1,609,152.13)	(0.13%)	1,241,068,165.51	20,190,422.51	1.63%
INDIRECT LOAN PREM	1,831,673.63	1,985,029.51	(153,355.88)	(7.73%)	4,510,167.52	(2,678,493.89)	(59.39%)
CREDIT CARD LOANS	95,293,668.81	93,105,540.52	2,188,128.29	2.35%	88,917,022.06	6,376,646.75	7.17%
LOAN PARTICIPATION	(56,839,524.48)	(58,294,580.44)	1,455,055.96	2.50%	(9,206,371.48)	(47,633,153.00)	(517.39%)
PURCHASED LOANS	479,342.31	498,058.45	(18,716.14)	(3.76%)	1,020,207.11	(540,864.80)	(53.02%)
Commercial Loans	900,498.97	907,773.75	(7,274.78)	(0.80%)	260,630.78	639,868.19	245.51%
BUSINESS LOANS	402,944.45	420,258.39	(17,313.94)	(4.12%)	265,518.84	137,425.61	51.76%
TOTAL LOANS	1,303,327,191.71	1,301,489,820.33	1,837,371.38	0.14%	1,326,835,340.34	(23,508,148.63)	(1.77%)
NOTES RECEIVABLE	0.00	0.00	0.00	0.00%	0.00	0.00	0.00%
ALLOWANCE FOR LOAN LOSSES	(16,870,019.26)	(16,831,441.29)	(38,577.97)	(0.23%)	(14,027,668.00)	(2,842,351.26)	(20.26%)
LAND	6,136,507.99	6,136,507.99	0.00	0.00%	6,396,507.99	(260,000.00)	(4.06%)
BUILDINGS	34,757,879.85	34,672,925.56	84,954.29	0.25%	31,444,754.90	3,313,124.95	10.54%
ACCUM BUILDING DEPRECIATION	(8,473,008.74)	(8,399,494.41)	(73,514.33)	(0.88%)	(7,694,612.61)	(778,396.13)	(10.12%)
FURN. & EQUIP	20,352,271.28	20,268,239.16	84,032.12	0.41%	22,903,431.96	(2,551,160.68)	(11.14%)
ACCUM DEPRECIATION	(18,166,743.88)	(18,051,778.03)	(114,965.85)	(0.64%)	(20,706,417.72)	2,539,673.84	12.27%
LEASEHOLD IMPROVEMENTS	4,805.41	5,196.51	(391.10)	(7.53%)	9,504.57	(4,699.16)	(49.44%)
PREPAID EXPENSES	1,954,270.38	2,051,204.31	(96,933.93)	(4.73%)	1,621,175.86	333,094.52	20.55%
ACCRUED INTEREST	5,763,489.28	5,372,562.10	390,927.18	7.28%	5,101,347.44	662,141.84	12.98%
OTHER ASSETS	30,401,155.47	30,424,376.32	(23,220.85)	(0.08%)	24,576,414.11	5,824,741.36	23.70%
<b>TOTAL ASSETS</b>	<b>1,852,596,210.24</b>	<b>1,840,418,491.28</b>	<b>12,177,718.96</b>	<b>0.66%</b>	<b>1,825,505,426.64</b>	<b>27,090,783.60</b>	<b>1.48%</b>
MISC PAYABLES	8,035,949.12	6,020,767.19	2,015,181.93	33.47%	7,627,186.37	408,762.75	5.36%
DIVIDENDS PAYABLE	0.00	75,148.74	(75,148.74)	100.00%	0.00	0.00	0.00%
INTEREST PAYABLE ON ADVANCES	33,340.13	0.00	33,340.13	0.00%	426,127.78	(392,787.65)	(92.18%)
NCUSIF STABILIZATION PREMIUM	0.00	0.00	0.00	0.00%	0.00	0.00	0.00%
EMPLOYEE BENEFITS PAYABLE	28,274.30	21,135.52	7,138.78	33.78%	(7,600.94)	35,875.24	(471.98%)
BONUS DIV & INT REFUND PAYABLE	0.00	1,000,089.99	(1,000,089.99)	100.00%	0.00	0.00	0.00%
IRA TAXES PAYABLE	23,633.94	45,093.37	(21,459.43)	(47.59%)	36,918.74	(13,284.80)	(35.98%)
PAYROLL TAXES PAYABLE	0.00	0.00	0.00	0.00%	0.00	0.00	0.00%
ACCRUED EXPENSES	6,217,033.26	5,555,068.27	661,964.99	11.92%	6,014,247.70	202,785.56	3.37%
UNPOSTED ITEMS	643,230.35	621,650.98	21,579.37	3.47%	1,097,612.42	(454,382.07)	(41.40%)
TRANSFER CLEARING	0.00	0.00	0.00	0.00%	0.00	0.00	0.00%
CLEARING ACCOUNT	8,671,138.35	14,630,136.07	(5,958,997.72)	(40.73%)	16,118,629.99	(7,447,491.64)	(46.20%)
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%	1,546.00	0.00	0.00%
SHARED BRANCHING ENTRIES	0.00	0.00	0.00	0.00%	(2,107.30)	2,107.30	100.00%
MORTGAGE PAYABLES	7,245.00	13,310.00	(6,065.00)	(45.57%)	8,095.00	(850.00)	(10.50%)

	December 2024	November 2024	Cur vs Pri Mth	Cur vs Pri Mth	December 2023	Cur vs Pri Yr	Cur vs Pri Yr
	Current Month	Prior Month	\$ Variance	% Variance	Prior Year	\$ Variance	% Variance
NOTES PAYABLE	21,000,000.00	0.00	21,000,000.00	0.00%	36,700,000.00	(15,700,000.00)	(42.78%)
<b>TOTAL LIABILITIES</b>	<b>44,661,390.45</b>	<b>27,983,946.13</b>	<b>16,677,444.32</b>	<b>59.60%</b>	<b>68,020,655.76</b>	<b>(23,359,265.31)</b>	<b>(34.34%)</b>
SHARES	451,584,283.33	454,243,028.44	(2,658,745.11)	(0.59%)	470,156,306.48	(18,572,023.15)	(3.95%)
CHECKING ACCOUNTS	327,820,403.77	330,188,958.33	(2,368,554.56)	(0.72%)	290,024,702.57	37,795,701.20	13.03%
MONEY MARKET ACCOUNTS	220,616,291.52	217,779,770.46	2,836,521.06	1.30%	194,962,419.57	25,653,871.95	13.16%
FLEXIBLE SAVINGS ACCOUNTS	4,888,356.37	4,949,046.38	(60,690.01)	(1.23%)	5,135,328.73	(246,972.36)	(4.81%)
IRA ACCOUNTS	109,498,950.96	109,993,452.05	(494,501.09)	(0.45%)	108,739,178.96	759,772.00	0.70%
EASY STREET CERTIFICATES	8,200,260.29	8,243,211.12	(42,950.83)	(0.52%)	14,322,794.46	(6,122,534.17)	(42.75%)
SHARE INVEST CERTIFICATES	537,524,231.63	541,524,650.76	(4,000,419.13)	(0.74%)	543,960,971.86	(6,436,740.23)	(1.18%)
<b>TOTAL SHARES</b>	<b>1,660,132,777.87</b>	<b>1,666,922,117.54</b>	<b>(6,789,339.67)</b>	<b>(0.41%)</b>	<b>1,627,301,702.63</b>	<b>32,831,075.24</b>	<b>2.02%</b>
UNREALIZED GAIN/LOSS	(29,357,131.67)	(29,356,067.06)	(1,064.61)	(0.00%)	(38,089,130.15)	8,731,998.48	22.93%
RETAINED EARNINGS	168,272,198.40	168,272,198.40	0.00	0.00%	160,925,852.69	7,346,345.71	4.57%
NET INCOME TO DATE	8,886,975.19	6,596,296.27	2,290,678.92	34.73%	7,346,345.71	1,540,629.48	20.97%
<b>TOTAL EQUITY</b>	<b>1,807,934,819.79</b>	<b>1,812,434,545.15</b>	<b>(4,499,725.36)</b>	<b>(0.25%)</b>	<b>1,757,484,770.88</b>	<b>50,450,048.91</b>	<b>2.87%</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>1,852,596,210.24</b>	<b>1,840,418,491.28</b>	<b>12,177,718.96</b>	<b>0.66%</b>	<b>1,825,505,426.64</b>	<b>27,090,783.60</b>	<b>1.48%</b>