STATEMENT OF INCOME & EXPENSE

SUPPLEMENTARY INFORMATION

30-Nov-2023

VAN CORTLANDT COOPERATIVE FEDERAL CREDIT UNION #1125

NICOME S4 INTEREST ON LOANS 57,852 119,692 635,488 603,707 55% 55% INCOME FROM INVESTMENTS 41,951 82,787 458,088 357,776 28% 28% 25% 55% INCOME FROM CREDIT/DEBIT CARDS 7,680 15,229 88,255 90,381 25% 55% 55% INCOME FROM CREDIT/DEBIT CARDS 7,680 15,229 88,255 90,381 25% 55% NCUSIF DEPOSIT DIVIDEND		11/30/23	Q-T-D	Y-T-D	LY-T-D	CHANGE	
SECONDE FROM INVESTMENTS	INCOME						
SECONDE FROM INVESTMENTS	54 INTEREST ON LOANS	57.852	119.692	635.488	603.707	5%	
Section Sect		- 100 mm - 1				28%	٠
FEE AND OTHER INCOME		***************************************				-2%	
58 NCUSIF DEPOSIT DIVIDEND		100000000000000000000000000000000000000					
Signature Sign		5500 F-0-00 S-0-00 S-0-					
60. INCOME FROM VIRTUAL BRANCH 61. TOTAL GROSS INCOME 62. EMPLOYEE COMPENSATION 63. PAYROLL OVERHEAD 64. EMPLOYEE COMPENSATION 65. TRAVEL AND CONFERENCE 66. ASSOCIATION DUES 66. ASSOCIATION DUES 67. OFFICE OCCUPANCY 68. DATA PROCESSING 68. BOAT A PROCESSING 69. ATM EXPENSE 69. ATM EXPE							
61. TOTAL GROSS INCOME 121,307 246,268 1,339,538 1,215,789 10% * OPERATING EXPENSES 62. EMPLOYEE COMPENSATION 38,865 77,730 426,888 399,934 7% 63. PAYROLL OVERHEAD 3,866 8,093 49,499 46,008 8% 64. EMPLOYEE HEALTH INS & PENSION 8,099 14,555 79,245 65,401 21% * 65. TRAVEL AND CONFERENCE 3,000 3,000 6,000 6,000 6,000 0% 65. ASSOCIATION DUES		-	0,2,0	10,710	10,712		
### OPERATING EXPENSES 62. EMPLOYEE COMPENSATION	O. INCOME THOM VICTORE BICATOR					070	
62. EMPLOYEE COMPENSATION 38,865 77,730 426,888 399,934 7% 63. PAYROLL OVERHEAD 3,866 8,093 49,499 46,008 8% 41. EMPLOYEE HEALTH INS. & PENSION 8,099 14,565 79,245 65,401 21% 57. TRAVEL AND CONFERENCE 3,000 3,000 6,000 6,000 0% 66. ASSOCIATION DUES 0% 67. OFFICE OCCUPANCY 6,090 12,326 67,136 61,020 10% 58. DATA PROCESSING 5,848 11,430 63,228 62,001 2% 69. ATM EXPENSE 4,423 8,739 49,320 47,793 3% 70. CREDIT CARD EXPENSE 5,933 12,591 64,339 59,105 9% 71. TELEPHONE 914 1,705 8,645 8,156 6% 72. STATIONERY & SUPPLIES 827 1,807 8,278 9,999 -17% 73. POSTAGE 887 4,720 14,361 13,770 4% 74. INSURANCE 2,400 4,800 23,532 21,360 10% 75. EMPIRE CORPORATE CU FEES 735 1,582 9,541 9,890 4% 76. EQUIPMENT & MAINTENANCE 785 1,672 91,147 71,7861 36% 77. DEPRECIATION FURN. & FIXT. 308 616 2,448 - 0% 78. MISC. OFFICE OPERATIONS 2,346 3,380 15,047 10,916 38% 79. LOAN SERVICING 2,211 4,500 28,758 27,192 6% 80. PROFESSIONAL & OUTSIDE 4,085 9,817 66,707 38,648 73% 14. MEMBER INSURANCE 0% 83. EDUCATIONAL & PROM. 1,744 2,719 12,917 12,408 4% 14. WITH ALB REANCH 6,143 12,471 67,120 52,754 27% 18. DEBIT CARD EXPENSE 103,332 206,830 1,100,181 892,294 23% 18. TOTAL EXPENSES 103,332 206,830 1,100,181 892,294 23% 18. TOTAL EXPENSES 103,332 206,830 1,100,181 892,294 23% 19. NON-OPERATING EXPENSES 17,975 39,438 239,357 323,495 - 26% 10,181 CARD EXPENSES 103,332 206,830 1,100,181 892,294 23% 19. NON-OPERATING EXPENSES 103,332 206,830 1,100,181 892,294 23% 19. NON-OPERATING EXPENSES 17,975 39,438 239,357 323,495 - 26% 19. OUTSIDE 4,095 39,431 4,501 18,322 3,181 476% 19. NON-OPERATING EXPENSES 17,975 39,438 239,357 323,495 - 26% 19. OUTSIDE 1,631 4,501 18,322 3,181 476% 19. OUTSIDE 1,631 4,501 18,32	61. TOTAL GROSS INCOME	121,307	246,268	1,339,538	1,215,789	10%	*
63. PAYROLL OVERHEAD 64. EMPLOYEE HEALTH INS. & PENSION 64. EMPLOYEE HEALTH INS. & PENSION 65. TRAVEL AND CONFERENCE 65. TRAVEL AND CONFERENCE 67. OFFICE OCCUPANCY 68. DATA PROCESSING 68. DATA PROCESSING 69. ATM EXPENSE 60. ASA FOR EXPENSE 69. ATM EXPENSE 60. ASA FOR EXPENSE 60. AS							
65. TRAVEL AND CONFERENCE 3,000 3,000 6,000 6,000 0% 6.6 ASSOCIATION DUES 0% 6.7 OFFICE OCCUPANCY 6,090 12,326 67,136 61,020 10% 6.8 DATA PROCESSING 5.848 11,430 63,228 62,001 2% 6.9 ATM EXPENSE 4,423 8,739 49,320 47,793 3% 70. CREDIT CARD EXPENSE 5,933 12,591 64,339 59,105 9% 71. TELEPHONE 914 1,705 8,645 81,156 6% 72. STATIONERY & SUPPLIES 827 1,807 8,278 9,999 -17% 73. POSTAGE 887 4,720 14,361 13,770 4% 74. INSURANCE 2,400 4,800 23,532 21,360 10% 75. EMPIRE CORPORATE CU FEES 735 1,582 9,541 9,890 -4% 76. EQUIPMENT & MAINTENANCE 785 1,679 11,477 117,861 -36% 79. LOAN SERVICING 2,211 4,500 28,758 27,192 6% 79. LOAN SERVICING 2,211 4,500 28,758 27,192 6% 79. LOAN SERVICING 2,211 4,500 28,758 27,192 6% 79. DEPRECIATION FURN. & FIXT. 308 616 2,448 - 0% 79. LOAN SERVICING 2,211 4,500 28,758 27,192 6% 79. DEPRESIONAL & OUTSIDE 4,065 9,817 66,707 38,648 73% 78. MISC. OFFICE OPERATIONS 2,214 5,500 28,758 27,192 6% 79. DEPRETING FEES (EXAM) 825 1,650 9,230 10,939 -16% 79. LOAN SERVICING 2,211 4,500 28,758 27,192 6% 79. DEPRETING FEES (EXAM) 825 1,650 9,230 10,939 -16% 78. MISC. DEPRETING FEES (EXAM) 825 1,650 9,230 10,939 -16% 78. DEBRIT CARD EXPENSE 3,018 6,993 36,095 35,966 1% 78. NON-OPERATING EXPENSE 103,332 206,830 1,100,181 892,294 23% 78. DEBIT CARD EXPENSES 17,975 39,438 239,357 323,495 -26% 79. (LESS) DROW LESS EXPENSES 17,975 39,438 239,357 323,495 -26% 79. (LESS) DROW LESS EXPENSES 17,975 39,438 239,357 323,495 -26% 79. (LESS) DROW LESS EXPENSES 17,975 39,438 239,357 323,495 -26% 79. (LESS) DROW LESS EXPENSES 17,975 39,438 239,357 323,495 -26% 79. (LESS) DROW LESS EXPENSES 17,975 39,438 239,357 323,495 -26% 79. (LESS) DROW LESS EXPENSES 17,975 39,438 239,357 323,495 -26% 79. (LESS) DROW LESS EXPENSES 17,975 39,438 239,357 323,495 -26% 79. (LESS) DROW DAGCRUED FOR CDS 1,631 4,501 18,322 3,181 476% 79. (LESS) DIVIDEND AGCRUED FOR CDS 1,631 4,501 18,322 3,181 476% 79. (LESS) DIVIDEND AGCRUED FOR CDS 1,631 4,501 18,322 3,181 476% 79. (LESS) DROW DAGCRUED FOR CDS 1,631 4,501 18,322 3,181 476% 79. (7		(5	
65. TRAVEL AND CONFERENCE 3,000 3,000 6,000 6,000 0% 6.68 ASSOCIATION DUES	63. PAYROLL OVERHEAD			49,499	46,008		
66. ASSOCIATION DUES 67. OFFICE OCCUPANCY 6.090 68. DATA PROCESSING 69. ATM EXPENSE 67. ORDIT CARD EXPENSE 68. DATA PROCESSING 69. ATM EXPENSE 60. ATM EXPENSE 60. ASSOCIATION EXPENSE 61. ASSOCIATION EXPENSE 62. OPERATING EXPENSES 63. ASSOCIATION EXPENSE 64. ASSOCIATION EXPENSE 65. ASSOCIATION EXPENSE 66. ASSOCIATION EXPENSES 67. ASSOCIATION EXPENSE 67. ASSOCIATION EXPENSE 68. TOTAL EXPENSES 69. ASSOCIATION EXPENSE 60. ASSOCIATION EXPENSE 60. ASSOCIATION EXPENSE 61. ASSOCIATION EXPENSE 62. ASSOCIATION EXPENSE 63. ASSOCIATION EXPENSE 64. ASSOCIATION EXPENSE 65. ASSOCIATION EXPENSE 66. ASSOCIATION EXPENSE 67. ASSOCIATION EXPENSE 67. ASSOCIATION EXPENSE 67.	64. EMPLOYEE HEALTH INS. & PENSION		14,565	79,245	65,401	21%	*
67. OFFICE OCCUPANCY 68. DATA PROCESSING 5,848 I1,430 63,228 67,136 61,020 10% * 69. ATM EXPENSE 4,423 8,739 49,320 47,793 3% 70. CREDIT CARD EXPENSE 5,933 12,591 64,339 59,105 9% 71. TELEPHONE 914 1,705 8,645 8,156 6% 72. STATIONERY & SUPPLIES 827 1,807 8,278 9,999 -17% * 73. POSTAGE 887 4,720 14,361 13,770 4% 74. INSURANCE 2,400 4,800 23,532 21,360 10% * 75. EMPIRE CORPORATE CU FEES 735 1,582 9,541 9,890 -4% 75. EMPIRE CORPORATE CU FEES 785 1,679 11,477 17,861 -36% * 76. EQUIPMENT & MAINTENANCE 785 1,679 11,477 17,861 -36% * 77. DEPRECIATION FURN. & FIXT. 308 616 2,448 3,880 15,047 10,916 38% * 79. LOAN SERVICING 2,211 4,500 28,758 27,192 6% 80. PROFESSIONAL & OUTSIDE 4,065 9,817 66,707 38,648 73% * 81. MEMBER INSURANCE 0% 82. OPERATING FEES (EXAM) 825 1,650 9,230 10,939 -16% * 83. EDUCATIONAL & PROM. 1,744 2,719 12,917 12,408 4% 4% 4% 1,771 1,77	65. TRAVEL AND CONFERENCE	3,000	3,000	6,000	6,000	0%	
68. DATA PROCESSING 5,848 11,430 63,228 62,001 2% 69. ATM EXPENSE 4,423 8,739 49,320 47,793 3% 70. CREDIT CARD EXPENSE 5,933 12,591 64,339 59,105 9% 71. TELEPHONE 914 1,705 8,645 8,156 6% 72. STATIONERY & SUPPLIES 827 1,807 8,278 9,999 -17% * 73. POSTAGE 887 4,720 14,361 13,770 4% * 74. INSURANCE 2,400 4,800 23,532 21,360 10% * 75. EMPIRE CORPORATE CU FEES 735 1,562 9,541 9,890 -4% * 76. EQUIPMENT & MAINTENANCE 785 1,679 11,477 17,861 -36% * 77. DEPRECIATION FURN. & FIXT. 308 616 2,448 - 0% 78. MISCO-FFICE OPERATIONS 2,346 3,380 15,047 10,916 38% * 79. LOAN SERVICING <td< td=""><td></td><td>-</td><td>(4)</td><td>-</td><td>-</td><td>0%</td><td></td></td<>		-	(4)	-	-	0%	
69. ATM EXPENSE 4,423 8,739 49,320 47,793 3% 70. CREDIT CARD EXPENSE 5,933 12,591 64,339 59,105 9% 71. TELEPHONE 914 1,705 8,645 8,156 6% 72. STATIONERY & SUPPLIES 827 1,807 8,278 9,999 -17% * 73. POSTAGE 887 4,720 14,361 13,770 4% 74. INSURANCE 2,400 4,800 23,532 21,360 10% * 75. EMPIRE CORPORATE CU FEES 735 1,582 9,541 9,890 -4% 76. EQUIPMENT & MAINTENANCE 785 1,679 11,477 17,861 -36% * 76. EQUIPMENT & MAINTENANCE 785 1,679 11,477 17,861 -36% * 76. EQUIPMENT & MAINTENANCE 785 1,679 11,477 17,861 -36% * 79. LOAN SERVICING 2,346 3,380 15,047 10,916 38% * 79. LOAN SERVICING	67. OFFICE OCCUPANCY	6,090	12,326	67,136	61,020	10%	٠
70. CREDIT CARD EXPENSE 5,933 12,591 64,339 59,105 9% 71. TELEPHONE 914 1,705 8,645 8,156 6% 72. STATIONERY & SUPPLIES 827 1,807 8,278 9,999 -17% * 73. POSTAGE 887 4,720 14,361 13,770 4% 74. INSURANCE 2,400 4,800 23,552 21,360 10% * 75. EMPIRE CORPORATE CU FEES 735 1,582 9,541 9,890 -4% 76. EQUIPMENT & MAINTENANCE 785 1,679 11,477 17,861 -36% * 77. DEPRECIATION FURN, & FIXT. 308 616 2,448 - 0% 78. MISC, OFFICE OPERATIONS 2,346 3,380 15,047 10,916 38% * 79. LOAN SERVICING 2,211 4,500 28,758 27,192 6% 80. PROFESSIONAL & OUTSIDE 4,065 9,817 66,707 38,648 73% * 81. MEMBER INSURANCE 0% 82. OPERATING FEES (EXAM) 825 1,650 9,230 10,939 -16% * 83. EDUCATIONAL & PROM. 1,744 2,719 12,917 12,408 4% 84. VIRTUAL BRANCH 6,143 12,471 67,120 52,754 27% * 85. DEBIT CARD EXPENSE 3,018 6,993 36,095 35,596 1% 86. CASH SHORT - (100) (270) 90 -400% * 87. NON-OPERATING EXPENSES 103,332 206,830 1,100,181 892,294 23% * 89. GROSS INCOME LESS EXPENSES 17,975 39,438 239,357 323,495 -26% * 90. (LESS) PROV. FOR LOAN LOSSES 0% 91. (LESS) PROV. FOR LOAN LOSSES 0% 92. (LESS) DIVIDEND ACCRUED FOR CDS 1,631 4,501 18,322 3,181 476% * 93. NET INC. (LOSS) BEFORE DISTRIB. 16,344 34,937 221,035 320,314 -31% * 94. DIV. ON OTHER SAVINGS (ESTIM) 8,000 16,000 51,100 30,800 66% 96. OTHR TRF TO REGULAR RESV 0% 97. TR TO APPROP UNDIVIDED EARNINGS 128,287 257,416 -50% *	68. DATA PROCESSING	5,848	11,430	63,228	62,001	2%	
71. TELEPHONE 72. STATIONERY & SUPPLIES 827 1,807 8,278 9,999 1,77% 73. POSTAGE 887 4,720 14,361 13,770 4% 74. INSURANCE 2,400 4,800 23,532 21,360 10% 75. EMPIRE CORPORATE CU FEES 735 1,582 9,541 9,890 -4% 76. EQUIPMENT & MAINTENANCE 77. DEPRECIATION FURN. & FIXT. 308 616 2,448 - 0% 78. MISC. OFFICE OPERATIONS 2,346 3,380 15,047 10,916 38% 79. LOAN SERVICING 2,211 4,500 28,758 27,192 6% 80. PROFESSIONAL & OUTSIDE 4,065 9,817 66,707 38,648 73% 81. MEMBER INSURANCE 0% 82. OPERATING FEES (EXAM) 825 1,650 9,817 66,707 38,648 73% 83. EDUCATIONAL & PROM. 1,744 2,779 12,917 12,408 4% 84. VIRTUAL BRANCH 6,143 12,471 67,120 52,754 27% 85. DEBIT CARD EXPENSE 3,018 6,993 36,095 35,596 1% 86. CASH SHORT	69. ATM EXPENSE	4,423	8,739	49,320	47,793	3%	
72. STATIONERY & SUPPLIES 827 1,807 8,278 9,999 -17% * 73. POSTAGE 887 4,720 14,361 13,770 4% 74. INSURANCE 2,400 4,800 23,532 21,360 10% * 75. EMPIRE CORPORATE CU FEES 735 1,582 9,541 9,890 -4% 75. EMPIRE CORPORATE CU FEES 735 1,582 9,541 9,890 -4% 76. EQUIPMENT & MAINTENANCE 785 1,679 11,477 17,861 -36% * 77. DEPRECIATION FURN. & FIXT. 308 616 2,448 - 0% 78. MISC. OFFICE OPERATIONS 2,346 3,380 15,047 10,916 38% 79. LOAN SERVICING 2,211 4,500 28,758 27,192 6% 80. PROFESSIONAL & OUTSIDE 4,065 9,817 66,707 38,648 73% 81. MEMBER INSURANCE - - - - - - - 0.07 38,648 73% *<	70. CREDIT CARD EXPENSE	5,933	12,591	64,339	59,105	9%	
73. POSTAGE 887 4,720 14,361 13,770 4% 74. INSURANCE 2,400 4,800 23,532 21,360 10% 75. EMPIRE CORPORATE CU FEES 735 1,582 9,541 9,890 -4% 76. EQUIPMENT & MAINTENANCE 785 1,679 11,477 17,861 -36% 77. DEPRECIATION FURN. & FIXT. 308 616 2,448 - 0% 78. MISC. OFFICE OPERATIONS 2,346 3,380 15,047 10,916 38% 79. LOAN SERVICING 2,211 4,500 28,758 27,192 6% 80. PROFESSIONAL & OUTSIDE 4,065 9,817 66,707 38,648 73% 81. MEMBER INSURANCE 0% 82. OPERATING FEES (EXAM) 825 1,650 9,230 10,939 -16% 83. EDUCATIONAL & PROM. 1,744 2,719 12,917 12,408 4% 84. VIRTUAL BRANCH 6,143 12,471 67,120 52,754 27% 85. DEBIT CARD EXPENSE 3,018 6,993 36,095 35,596 1% 86. CASH SHORT - (100) (270) 90 -400% 87. NON-OPERATING EXPENSES 103,332 206,830 1,100,181 892,294 23% 89. GROSS INCOME LESS EXPENSES 17,975 39,438 239,357 323,495 -26% 90. (LESS) PROV. FOR LOAN LOSSES 0 0% 91. (LESS) MCS IMPAIRMENT EXP 0 0% 92. (LESS) DIVIDEND ACCRUED FOR CDS 1,631 4,501 18,322 3,181 476% 93. NET INC.(LOSS) BEFORE DISTRIB. 16,344 34,937 221,035 320,314 -31% 94. DIV. ON OTHER SAVINGS (ACTUAL) 57,811 22,935 152% 95. DIV. ON OTHER SAVINGS (ESTIM) 8,000 16,000 51,100 30,800 66% 96. OTHR TRF TO REGULAR RESV 0 0% 97. TR TO APPROP UNDIVIDED EARNINGS 128,287 257,416 -50%	71. TELEPHONE	914	1,705	8,645	8,156	6%	
74. INSURANCE 75. EMPIRE CORPORATE CU FEES 75. EMPIRE CORPORATE CU FEES 76. EQUIPMENT & MAINTENANCE 77. DEPRECIATION FURN. & FIXT. 308 616 2,448 - 0% 78. MISC. OFFICE OPERATIONS 2,346 3,380 15,047 10,916 38% 79. LOAN SERVICING 2,211 4,500 28,758 27,192 6% 80. PROFESSIONAL & OUTSIDE 4,065 9,817 66,707 38,648 73% 81. MEMBER INSURANCE 0% 82. OPERATING FEES (EXAM) 825 1,650 9,230 10,939 -16% 83. EDUCATIONAL & PROM. 1,744 2,719 12,917 12,408 4% 84. VIRTUAL BRANCH 6,143 12,471 67,120 52,754 27% 85. DEBIT CARD EXPENSE 3,018 6,993 36,095 35,596 1% 86. CASH SHORT - (100) (270) 90 -400% 87. NON-OPERATING EXPENSES - 17,975 39,438 239,357 323,495 -26% 89. GROSS INCOME LESS EXPENSES - 17,975 39,438 239,357 323,495 -26% 90. (LESS) PROV. FOR LOAN LOSSES 0% 91. (LESS) MCS IMPAIRMENT EXP 92. (LESS) DIVIDEND ACCRUED FOR CDS 1,631 4,501 18,322 3,181 476% 93. NET INC.(LOSS) BEFORE DISTRIB. 16,344 34,937 221,035 320,314 -31% 94. DIV. ON OTHER SAVINGS (ACTUAL) 95. DIV. ON OTHER SAVINGS (ACTUAL) 96. OTHR TRF TO REGULAR RESV 97. TR TO APPROP UNDIVIDED EARNINGS 128,287 257,416 -50% 97. TR TO APPROP UNDIVIDED EARNINGS 128,287 257,416 -50%	72. STATIONERY & SUPPLIES	827	1,807	8,278	9,999	-17%	*
75. EMPIRE CORPORATE CU FEES 76. EQUIPMENT & MAINTENANCE 775. 1,679 77. DEPRECIATION FURN. & FIXT. 78. MISC. OFFICE OPERATIONS 78. MISC. OFFICE OPERATIONS 79. LOAN SERVICING 79. LOAN SERVICE 79. LOAN SERVICING 79. LOAN SERVICE 79. LOAN SERVICE 79. LOAN SERVICE	73. POSTAGE	887	4,720	14,361	13,770	4%	
76. EQUIPMENT & MAINTENANCE 785 1,679 11,477 17,861 -36% * 77. DEPRECIATION FURN. & FIXT. 308 616 2,448 - 0% 78. MISC. OFFICE OPERATIONS 2,346 3,380 15,047 10,916 38% * 79. LOAN SERVICING 2,211 4,500 28,758 27,192 6% 80. PROFESSIONAL & OUTSIDE 4,065 9,817 66,707 38,648 73% * 81. MEMBER INSURANCE - - - - - 0 0% 82. OPERATING FEES (EXAM) 825 1,650 9,230 10,939 -16% * 83. EDUCATIONAL & PROM. 1,744 2,719 12,917 12,408 4% 84. VIRTUAL BRANCH 6,143 12,471 67,120 52,754 27% * 85. DEBIT CARD EXPENSE 3,018 6,993 36,095 35,596 1% <td< td=""><td>74. INSURANCE</td><td>2,400</td><td>4,800</td><td>23,532</td><td>21,360</td><td>10%</td><td>*</td></td<>	74. INSURANCE	2,400	4,800	23,532	21,360	10%	*
77. DEPRECIATION FURN. & FIXT. 78. MISC. OFFICE OPERATIONS 2,346 3,380 15,047 10,916 38% 79. LOAN SERVICING 2,211 4,500 2,8758 27,192 6% 80. PROFESSIONAL & OUTSIDE 4,065 9,817 66,707 38,648 73% 81. MEMBER INSURANCE 0% 82. OPERATING FEES (EXAM) 825 1,650 9,230 10,939 -16% 83. EDUCATIONAL & PROM. 1,744 2,719 12,917 12,408 4% 84. VIRTUAL BRANCH 6,143 12,471 67,120 52,754 27% 85. DEBIT CARD EXPENSE 3,018 6,993 36,095 35,596 1% 86. CASH SHORT - (100) (270) 90 -400% 87. NON-OPERATING EXPENSES 103,332 206,830 1,100,181 892,294 23% 89. GROSS INCOME LESS EXPENSES 17,975 39,438 239,357 323,495 -26% 90. (LESS) PROV. FOR LOAN LOSSES 0% 91. (LESS) MCS IMPAIRMENT EXP 92. (LESS) DIVIDEND ACCRUED FOR CDs 1,631 4,501 18,322 3,181 476% 93. NET INC.(LOSS) BEFORE DISTRIB. 16,344 34,937 221,035 320,314 -31% 94. DIV. ON OTHER SAVINGS (ACTUAL) 95. DIV. ON OTHER SAVINGS (ESTIM) 8,000 16,000 51,100 30,800 66% 96. OTHR TRF TO REGULAR RESV 0% 97. TR TO APPROP UNDIVIDED EARNINGS - 128,287 257,416 - 50% *	75. EMPIRE CORPORATE CU FEES	735	1,582	9,541	9,890	-4%	
78. MISC. OFFICE OPERATIONS 79. LOAN SERVICING 2,211 4,500 28,758 27,192 6% 80. PROFESSIONAL & OUTSIDE 4,065 9,817 66,707 38,648 73% * 81. MEMBER INSURANCE 0% 82. OPERATING FEES (EXAM) 825 1,650 9,230 10,939 -16% * 83. EDUCATIONAL & PROM. 1,744 2,719 12,917 12,408 4% 84. VIRTUAL BRANCH 6,143 12,471 67,120 52,754 27% * 85. DEBIT CARD EXPENSE 3,018 6,993 36,095 35,596 1% 86. CASH SHORT - (100) (270) 90 -400% * 87. NON-OPERATING EXPENSES - 17 (19,360) (124,547) -84% * 88. TOTAL EXPENSES 103,332 206,830 1,100,181 892,294 23% * 89. GROSS INCOME LESS EXPENSES 17,975 39,438 239,357 323,495 -26% * 90. (LESS) PROV. FOR LOAN LOSSES 0% 91. (LESS) MCS IMPAIRMENT EXP 0% 92. (LESS) DIVIDEND ACCRUED FOR CDs 1,631 4,501 18,322 3,181 476% * 93. NET INC.(LOSS) BEFORE DISTRIB. 16,344 34,937 221,035 320,314 -31% * 94. DIV. ON OTHER SAVINGS (ACTUAL) 57,811 22,935 152% * 95. DIV. ON OTHER SAVINGS (ACTUAL) 57,811 22,935 152% * 96. OTHR TRF TO REGULAR RESV 0% 97. TR TO APPROP UNDIVIDED EARNINGS 128,287 257,416 -50% *	76. EQUIPMENT & MAINTENANCE	785	1,679	11,477	17,861	-36%	*
79. LOAN SERVICING 80. PROFESSIONAL & OUTSIDE 4,065 9,817 66,707 38,648 73% 81. MEMBER INSURANCE 0% 82. OPERATING FEES (EXAM) 83. EDUCATIONAL & PROM. 84. VIRTUAL BRANCH 84. VIRTUAL BRANCH 85. DEBIT CARD EXPENSE 86. CASH SHORT - (100) (270) 87. NON-OPERATING EXPENSES 103,332 206,830 11,100,181 892,294 23% 89. GROSS INCOME LESS EXPENSES 17,975 39,438 239,357 323,495 -26% 90. (LESS) PROV. FOR LOAN LOSSES 0% 91. (LESS) MCS IMPAIRMENT EXP - 0% 92. (LESS) DIVIDEND ACCRUED FOR CDS 1,631 4,501 18,322 3,181 476% 94. DIV. ON OTHER SAVINGS (ACTUAL) 95. DIV. ON OTHER SAVINGS (ESTIM) 96. OTHR TRF TO REGULAR RESV 0% 97. TR TO APPROP UNDIVIDED EARNINGS 128,287 257,416 -50% • 18,005 1,007	77. DEPRECIATION FURN. & FIXT.	308	616	2,448	_	0%	
80. PROFESSIONAL & OUTSIDE	78. MISC. OFFICE OPERATIONS	2,346	3,380	15,047	10,916	38%	*
81. MEMBER INSURANCE 0% 82. OPERATING FEES (EXAM) 825 1,650 9,230 10,939 -16% * 83. EDUCATIONAL & PROM. 1,744 2,719 12,917 12,408 4% 84. VIRTUAL BRANCH 6,143 12,471 67,120 52,754 27% * 85. DEBIT CARD EXPENSE 3,018 6,993 36,095 35,596 1% 86. CASH SHORT - (100) (270) 90 -400% * 87. NON-OPERATING EXPENSES - 17 (19,360) (124,547) -84% * 88. TOTAL EXPENSES 103,332 206,830 1,100,181 892,294 23% * 89. GROSS INCOME LESS EXPENSES 17,975 39,438 239,357 323,495 -26% * 90. (LESS) PROV. FOR LOAN LOSSES 0% 91. (LESS) MCS IMPAIRMENT EXP 0% 92. (LESS) DIVIDEND ACCRUED FOR CDs 1,631 4,501 18,322 3,181 476% * 93. NET INC.(LOSS) BEFORE DISTRIB. 16,344 34,937 221,035 320,314 -31% * 94. DIV. ON OTHER SAVINGS (ACTUAL) 57,811 22,935 152% * 95. DIV. ON OTHER SAVINGS (ESTIM) 8,000 16,000 51,100 30,800 66% 96. OTHR TRF TO REGULAR RESV 0% 97. TR TO APPROP UNDIVIDED EARNINGS 128,287 257,416 -50% *	79. LOAN SERVICING	2,211	4,500	28,758	27,192	6%	
82. OPERATING FEES (EXAM) 83. EDUCATIONAL & PROM. 84. VIRTUAL BRANCH 85. DEBIT CARD EXPENSE 86. CASH SHORT 87. NON-OPERATING EXPENSES 88. TOTAL EXPENSES 89. GROSS INCOME LESS EXPENSES 89. (LESS) DIVIDEND ACCRUED FOR CDs 89. (LESS) DIVIDEND ACCRUED FOR CDs 80. (LESS) DIVION OTHER SAVINGS (ACTUAL) 80. OPERATING EXPENSES 80. 1,650 80. 9,230 80. 12,917 81. 12,917 82,917 83. 12,471 84,693 86. 6,933 86,993 86,993 86,993 86,993 86,993 86,993 86,993 86,993 86,993 86,993 86,993 87. (100) 88,093 88. 101,00,181 88,093	80. PROFESSIONAL & OUTSIDE	4,065	9,817	66,707	38,648	73%	*
83. EDUCATIONAL & PROM. 1,744 2,719 12,917 12,408 4% 84. VIRTUAL BRANCH 6,143 12,471 67,120 52,754 27% * 85. DEBIT CARD EXPENSE 3,018 6,993 36,095 35,596 1% 86. CASH SHORT - (100) (270) 90 -400% * 87. NON-OPERATING EXPENSES - 17 (19,360) (124,547) -84% * 88. TOTAL EXPENSES 103,332 206,830 1,100,181 892,294 23% * 89. GROSS INCOME LESS EXPENSES 17,975 39,438 239,357 323,495 -26% * 90. (LESS) PROV. FOR LOAN LOSSES - - - - 0% 91. (LESS) MCS IMPAIRMENT EXP - - - - 0% 92. (LESS) DIVIDEND ACCRUED FOR CDs 1,631 4,501 18,322 3,181 476% * 93. NET INC. (LOSS) BEFORE DISTRIB. 16,344 34,937 221,035 320,314 -31% * 94. DIV. ON OTHER SAVINGS (ESTIM) 8,000 16,000 51,100	81. MEMBER INSURANCE	-	-	=	-	0%	
83. EDUCATIONAL & PROM. 1,744 2,719 12,917 12,408 4% 84. VIRTUAL BRANCH 6,143 12,471 67,120 52,754 27% * 85. DEBIT CARD EXPENSE 3,018 6,993 36,095 35,596 1% 86. CASH SHORT - (100) (270) 90 -400% * 87. NON-OPERATING EXPENSES - 17 (19,360) (124,547) -84% * 88. TOTAL EXPENSES 103,332 206,830 1,100,181 892,294 23% * 89. GROSS INCOME LESS EXPENSES 17,975 39,438 239,357 323,495 -26% * 90. (LESS) PROV. FOR LOAN LOSSES - - - - 0% 91. (LESS) MCS IMPAIRMENT EXP - - - - 0% 92. (LESS) DIVIDEND ACCRUED FOR CDs 1,631 4,501 18,322 3,181 476% * 93. NET INC. (LOSS) BEFORE DISTRIB. 16,344 34,937 221,035 320,314 -31% * 94. DIV. ON OTHER SAVINGS (ESTIM) 8,000 16,000 51,100	82 OPERATING FEES (EXAM)	825	1.650	9.230	10.939	-16%	*
84. VIRTUAL BRANCH 6,143 12,471 67,120 52,754 27% * 85. DEBIT CARD EXPENSE 3,018 6,993 36,095 35,596 1% 86. CASH SHORT - (100) (270) 90 -400% * 87. NON-OPERATING EXPENSES - 17 (19,360) (124,547) -84% * 88. TOTAL EXPENSES 103,332 206,830 1,100,181 892,294 23% * 89. GROSS INCOME LESS EXPENSES 17,975 39,438 239,357 323,495 -26% * 90. (LESS) PROV. FOR LOAN LOSSES 0% 91. (LESS) MCS IMPAIRMENT EXP 0% 92. (LESS) DIVIDEND ACCRUED FOR CDs 1,631 4,501 18,322 3,181 476% * 93. NET INC.(LOSS) BEFORE DISTRIB. 16,344 34,937 221,035 320,314 -31% * 94. DIV. ON OTHER SAVINGS (ACTUAL) 57,811 22,935 152% * 95. DIV. ON OTHER SAVINGS (ESTIM) 8,000 16,000 51,100 30,800 66% 96. OTHR TRF TO REGULAR RESV 0% 97. TR TO APPROP UNDIVIDED EARNINGS 128,287 257,416 -50% *							
85. DEBIT CARD EXPENSE 3,018 6,993 36,095 35,596 1% 86. CASH SHORT - (100) (270) 90 -400% * 87. NON-OPERATING EXPENSES - 17 (19,360) (124,547) -84% * 88. TOTAL EXPENSES 103,332 206,830 1,100,181 892,294 23% * 89. GROSS INCOME LESS EXPENSES 17,975 39,438 239,357 323,495 -26% * 90. (LESS) PROV. FOR LOAN LOSSES 0% 91. (LESS) MCS IMPAIRMENT EXP 0% 92. (LESS) DIVIDEND ACCRUED FOR CDs 1,631 4,501 18,322 3,181 476% * 93. NET INC. (LOSS) BEFORE DISTRIB. 16,344 34,937 221,035 320,314 -31% * 94. DIV. ON OTHER SAVINGS (ACTUAL) 57,811 22,935 152% * 95. DIV. ON OTHER SAVINGS (ESTIM) 8,000 16,000 51,100 30,800 66% 96. OTHR TRF TO REGULAR RESV 0% 97. TR TO APPROP UNDIVIDED EARNINGS - 128,287 257,416 -50% *		200000 2000		100 CO 100 CO			*
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87. NON-OPERATING EXPENSES - 17 (19,360) (124,547) -84% * 88. TOTAL EXPENSES 103,332 206,830 1,100,181 892,294 23% * 89. GROSS INCOME LESS EXPENSES 17,975 39,438 239,357 323,495 -26% * 90. (LESS) PROV. FOR LOAN LOSSES 0% 91. (LESS) MCS IMPAIRMENT EXP 0% 92. (LESS) DIVIDEND ACCRUED FOR CDs 1,631 4,501 18,322 3,181 476% * 93. NET INC.(LOSS) BEFORE DISTRIB. 16,344 34,937 221,035 320,314 -31% * 94. DIV. ON OTHER SAVINGS (ACTUAL) - 57,811 22,935 152% * 95. DIV. ON OTHER SAVINGS (ESTIM) 8,000 16,000 51,100 30,800 66% 96. OTHR TRF TO REGULAR RESV 0% 97. TR TO APPROP UNDIVIDED EARNINGS - 128,287 257,416 -50% *		-	1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -		1.00000-0.00000000000000000000000000000		*
88. TOTAL EXPENSES 103,332 206,830 1,100,181 892,294 23% * 89. GROSS INCOME LESS EXPENSES 17,975 39,438 239,357 323,495 -26% * 90. (LESS) PROV. FOR LOAN LOSSES 0% 91. (LESS) MCS IMPAIRMENT EXP 0% 92. (LESS) DIVIDEND ACCRUED FOR CDs 1,631 4,501 18,322 3,181 476% * 93. NET INC.(LOSS) BEFORE DISTRIB. 16,344 34,937 221,035 320,314 -31% * 94. DIV. ON OTHER SAVINGS (ACTUAL) 57,811 22,935 152% * 95. DIV. ON OTHER SAVINGS (ESTIM) 8,000 16,000 51,100 30,800 66% 96. OTHR TRF TO REGULAR RESV 0% 97. TR TO APPROP UNDIVIDED EARNINGS - 128,287 257,416 -50% *		_		A CONTRACTOR OF THE PARTY OF TH			*
89. GROSS INCOME LESS EXPENSES 17,975 39,438 239,357 323,495 -26% * 90. (LESS) PROV. FOR LOAN LOSSES 0% 91. (LESS) MCS IMPAIRMENT EXP 0% 92. (LESS) DIVIDEND ACCRUED FOR CDs 1,631 4,501 18,322 3,181 476% * 93. NET INC.(LOSS) BEFORE DISTRIB. 16,344 34,937 221,035 320,314 -31% * 94. DIV. ON OTHER SAVINGS (ACTUAL) 57,811 22,935 152% * 95. DIV. ON OTHER SAVINGS (ESTIM) 8,000 16,000 51,100 30,800 66% 96. OTHR TRF TO REGULAR RESV 0% 97. TR TO APPROP UNDIVIDED EARNINGS - 128,287 257,416 -50% *	Committee of the Commit	400 000					
90. (LESS) PROV. FOR LOAN LOSSES 0% 91. (LESS) MCS IMPAIRMENT EXP 0% 92. (LESS) DIVIDEND ACCRUED FOR CDs 1,631 4,501 18,322 3,181 476% * 93. NET INC.(LOSS) BEFORE DISTRIB. 16,344 34,937 221,035 320,314 -31% * 94. DIV. ON OTHER SAVINGS (ACTUAL) 57,811 22,935 152% * 95. DIV. ON OTHER SAVINGS (ESTIM) 8,000 16,000 51,100 30,800 66% 96. OTHR TRF TO REGULAR RESV 0% 97. TR TO APPROP UNDIVIDED EARNINGS - 128,287 257,416 -50% *	88. TOTAL EXPENSES	103,332	206,830	1,100,181	892,294	23%	
91. (LESS) MCS IMPAIRMENT EXP 0% 92. (LESS) DIVIDEND ACCRUED FOR CDs 1,631 4,501 18,322 3,181 4766 * 93. NET INC.(LOSS) BEFORE DISTRIB. 16,344 34,937 221,035 320,314 -31% * 94. DIV. ON OTHER SAVINGS (ACTUAL) 57,811 22,935 152% * 95. DIV. ON OTHER SAVINGS (ESTIM) 8,000 16,000 51,100 30,800 66% 96. OTHR TRF TO REGULAR RESV 0% 97. TR TO APPROP UNDIVIDED EARNINGS - 128,287 257,416 -50% *	89. GROSS INCOME LESS EXPENSES	17,975	39,438	239,357	323,495	-26%	•
92. (LESS) DIVIDEND ACCRUED FOR CDs 1,631 4,501 18,322 3,181 476% * 93. NET INC.(LOSS) BEFORE DISTRIB. 16,344 34,937 221,035 320,314 -31% * 94. DIV. ON OTHER SAVINGS (ACTUAL) 57,811 22,935 152% * 95. DIV. ON OTHER SAVINGS (ESTIM) 8,000 16,000 51,100 30,800 66% 96. OTHR TRF TO REGULAR RESV 0% 97. TR TO APPROP UNDIVIDED EARNINGS - 128,287 257,416 -50% *	90. (LESS) PROV. FOR LOAN LOSSES	(*)	-		-	0%	
93. NET INC.(LOSS) BEFORE DISTRIB. 16,344 34,937 221,035 320,314 -31% * 94. DIV. ON OTHER SAVINGS (ACTUAL) 57,811 22,935 152% * 95. DIV. ON OTHER SAVINGS (ESTIM) 8,000 16,000 51,100 30,800 66% 96. OTHR TRF TO REGULAR RESV 0% 97. TR TO APPROP UNDIVIDED EARNINGS - 128,287 257,416 -50% *	91. (LESS) MCS IMPAIRMENT EXP	-	-	-	-	0%	
94. DIV. ON OTHER SAVINGS (ACTUAL) 57,811 22,935 152% * 95. DIV. ON OTHER SAVINGS (ESTIM) 8,000 16,000 51,100 30,800 66% 96. OTHR TRF TO REGULAR RESV 0% 97. TR TO APPROP UNDIVIDED EARNINGS - 128,287 257,416 -50% *	92. (LESS) DIVIDEND ACCRUED FOR CDs	1,631	4,501	18,322	3,181	476%	*
95. DIV. ON OTHER SAVINGS (ESTIM) 8,000 16,000 51,100 30,800 66% 96. OTHR TRF TO REGULAR RESV 0% 97. TR TO APPROP UNDIVIDED EARNINGS - 128,287 257,416 -50% *	93. NET INC.(LOSS) BEFORE DISTRIB.	16,344	34,937	221,035	320,314	-31%	*
95. DIV. ON OTHER SAVINGS (ESTIM) 8,000 16,000 51,100 30,800 66% 96. OTHR TRF TO REGULAR RESV 0% 97. TR TO APPROP UNDIVIDED EARNINGS - 128,287 257,416 -50% *	94 DIV ON OTHER SAVINGS (ACTUAL)	-	-	57 811	22 935	152%	*
96. OTHR TRF TO REGULAR RESV 0% 97. TR TO APPROP UNDIVIDED EARNINGS - 128,287 257,416 -50% *		8 000	16,000	,			
97. TR TO APPROP UNDIVIDED EARNINGS 128,287 257,416 -50% *		-	. 5,555	,100	-		
		882 8 <u>2</u> 8		128.287	257 416		
	98. TRANSFER TO UNDIVIDED EARNINGS	-	_	-		0%	

		THIS YEAR		LAST YEAR	
SHEET	MEMBERSHIP:	#	\$	#	\$
100	ACTUAL MEMBERS	2,310		2,439	
	POTENTIAL MEMBERS	8,475		8,475	
101.	1 OTENTIAL MEMBERO	0,475		0,473	
	LOANS MADE TO DATE:				
102.	REAL ESTATE LOANS YEAR-TO-DATE	2	446,250	-	-
103.	PARTICIPATION LOANS YEAR-TO-DATE	-	-	5.	-
	OTHER LOANS YEAR-TO-DATE	73	1,482,253	76	1,338,297
105.	TOTAL LOANS MADE SINCE ORG.	19,659	163,043,518	19,576	160,945,788
	STATUS OF OUTSTANDING LOANS:				
106.	CURRENT	519	14,085,162	553	13,886,344
107.	DELINQUENT < 2 MONTHS	4	40,308	7	114,511
108.		11	190,948	5	95,631
109.	DELINQUENT 6 TO < 12 MOS.	-	-	-	-
110.	DELINQUENT 12 MOS. & OVER	-	-	-	-
111.	TOTAL LOANS OUTSTANDING	534	14,316,418	565	14,096,486
112.	% OF DELINQUENCY 2 MOS. & OVER		1.3%		0.7%
113.	LOANS CHARGED OFF Y-T-D		4,089		2,816
114.	PARTICIPATION LOANS CHARGED OFF Y-T-D	ř.	_		-,
115.	(LESS) RECOVERIES Y-T-D		7,200		8,228
116.	NET AMOUNT CHARGED OFF Y-T-D		(3,111)		(5,412)
117.	LOANS CHARGED OFF SINCE ORG.		1,031,599		1,027,510
118.	PARTICIPATION LOANS C/O SINCE ORG		8,908,427		-
119.	(LESS) RECOVERIES SINCE ORG.		372,327		365,127
120.	NET AMT CHARGED OFF SINCE ORG		9,567,699		9,570,810
121	NET CHARGED OFF/LOANS SINCE ORG		5.9%		5.9%
	Y-T-D INCOME AND EXPENSE ANALYSIS		% THIS YR		% LAST YR
Contract of	SOURCE OF INCOME:				
100000000000000000000000000000000000000	LOANS		47.4%		49.7%
	INVESTMENTS CREDIT CARD INCOME		34.2%		29.4%
100000000000000000000000000000000000000	FEES AND MISCELLANEOUS		6.6%		7.4% 13.5%
120.	TOTAL		100.0%		100.0%
	ALLOCATION OF INCOME:				
	OPERATING & NON-OPERATING EXPENSES		82.1%		73.4%
	PROV. FOR LOAN LOSSES		0.0%		0.0%
128.	ADD'N TO RESERVES, UNDIV. EARN.		9.6%		21.2%
129.	DIVIDEND EXPENSE		5.7%		2.1%
	TOTAL		97.4%		96.7%

We certify, to the best of our knowledge and belief, this statement and related statements are true and correct and present fairly the financial position and the results of operations for the periods covered.

Certified correct by: MIRELA ALEXE

Phone: (718)

12/7/23