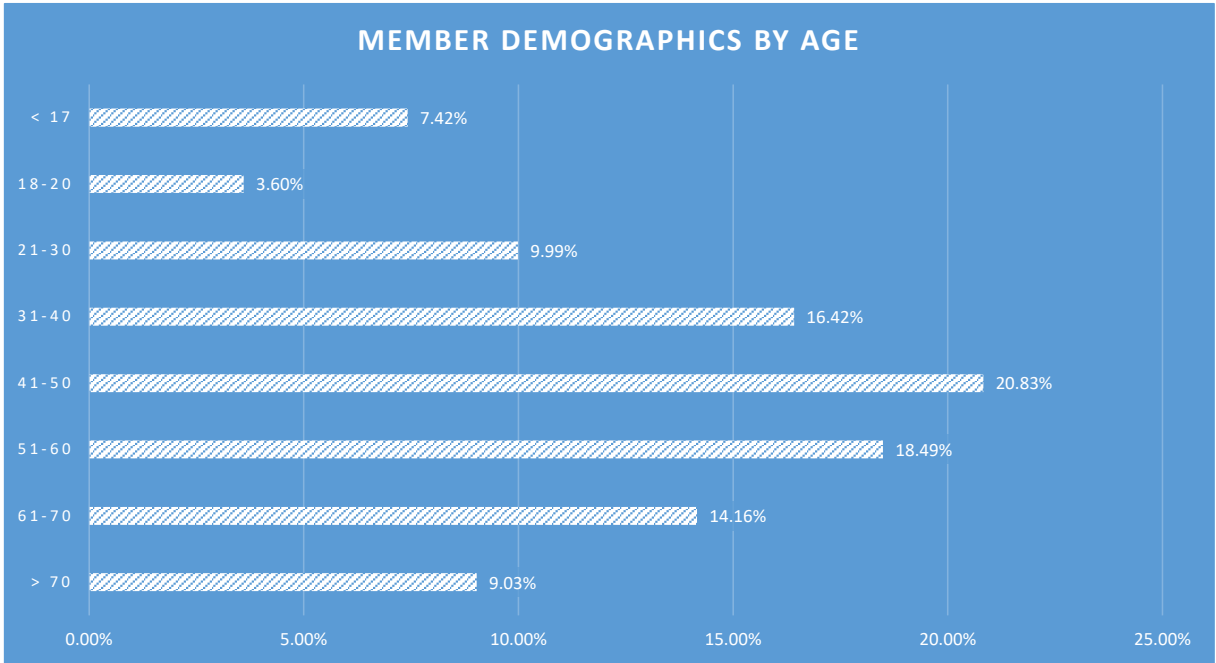


PARTYMANAGER'S FINANCIAL REPORT

COMPARATIVE FINANCIAL STATEMENT

ASSETS	31-Dec-2020	31-Dec-2019	31-Dec-2018
Loans to members	\$53,391,474.59	\$53,279,019.66	\$50,396,332.66
Less Reserve for Loan Losses	(\$614,093.45)	(\$363,910.21)	(\$370,414.93)
Cash On Hand	\$4,247,920.83	\$1,911,019.49	\$1,495,370.78
Investments	\$48,566,929.97	\$31,850,600.15	\$30,131,668.05
Other	\$2,856,179.92	\$3,109,008.77	\$3,025,424.23
TOTAL ASSETS	\$108,448,411.86	\$89,785,737.86	\$84,678,380.79
LIABILITIES			
Shares	\$61,038,296.82	\$50,470,921.36	\$ 47,969,538.05
Share Drafts	\$24,203,034.56	\$17,943,086.72	\$16,465,582.98
Term Share Account	\$7,148,905.00	\$6,446,053.31	\$ 6,871,863.13
Regular Reserve	\$863,205.63	\$863,205.63	\$ 863,205.63
OTHER RESERVES			
Undivided Earnings	\$14,252,250.84	\$13,363,156.07	\$12,008,710.03
Other Comprehensive Income	(\$1,235,461.00)	(\$894,565.00)	(\$805,786.00)
Other Liabilities	\$2,178,180.01	\$1,593,879.77	\$1,305,266.97
TOTAL LIABILITIES	\$108,448,411.86	\$89,785,737.86	\$84,678,380.79
INCOME AND EXPENSE			
Interest on Loans	\$2,802,350.45	\$2,824,784.14	\$2,569,726.09
Interest from Investments	\$459,489.70	\$639,328.10	\$ 542,515.00
Other Income	\$1,749,275.07	\$1,875,274.53	\$1,829,946.46
GROSS INCOME	\$5,011,115.22	\$5,339,386.77	\$4,942,187.55
Dividend Expense	\$179,119.74	\$199,713.65	\$ 177,931.27
Operating Expenses	\$4,129,381.06	\$3,791,759.77	\$3,449,853.27
Other Expenses (Income)	(\$186,480.35)	(\$6,532.69)	(\$ 63,563.14)
Debit Card Accrual Reversal	\$0.00	\$0.00	\$ 0.00
EXPENSES	\$4,122,020.45	\$3,984,940.73	\$3,564,221.40
INCOME (Loss)	\$889,094.77	\$1,354,446.04	\$1,377,966.15
Transfer to Statutory Reserves	\$0.00	\$0.00	\$0.00
NET INCOME (Loss)	\$889,094.77	\$1,354,446.04	\$1,377,966.15
No. of Loans at Year End	6769	7802	7641
Loans made during year	\$24,232,575.10	\$29,379,902.09	\$ 30,313,060.09
Loans since organization	\$592,329,541.00	\$568,096,965.90	\$538,717,063.81
Loans charged off since organization	\$2,864,930.62	\$2,789,893.75	\$ 2,614,566.59
Recoveries on Charge offs since organization	\$437,628.19	\$394,175.92	\$ 351,307.32
Number of members	11677	11,710	11,324

> 70	9.03%
61-70	14.16%
51-60	18.49%
41-50	20.83%
31-40	16.42%
21-30	9.99%
18-20	3.60%
< 17	7.42%



January	52.9
February	51.8
March	50.9
April	49.2
May	47.9
June	48.5
July	48.8
August	48.8
September	47.8
October	48.6
November	51.6
December	53.4

