

# BALANCE SHEET

## YEAR ENDING DECEMBER 31, 2022

	<b>2021</b>	<b>2022</b>
<b>ASSETS</b>		
Cash and Cash Equivalents	\$ 339,561,012	\$ 135,883,396
Investments	808,043,182	783,412,686
Personal Loans	786,206,571	927,856,984
Real Estate Loans	948,429,125	1,039,289,717
Business Loans	108,711,273	163,864,657
Allowance for Loan/Share Loss	(15,576,531)	(14,264,538)
Furniture and Fixtures (Net)	14,628,692	8,505,010
Land and Building (Net)	43,465,854	46,697,282
Other Assets	19,653,835	16,560,597
<b>Total Assets</b>	<b>\$ 3,053,123,013</b>	<b>\$ 3,107,805,791</b>
<b>LIABILITIES</b>		
Other Liabilities	\$ 34,607,846	\$ 37,877,530
Share Savings	1,001,923,297	1,061,010,597
Share Draft Checking	547,466,347	548,422,326
Share Certificates	210,384,930	185,950,501
Individual Retirement (IRA)	89,521,422	82,505,319
Money Market	824,804,602	927,238,887
<b>EQUITY</b>		
Regular Reserves	\$ 16,689,321	\$ 16,689,321
Undivided Earnings	327,725,248	248,111,310
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$ 3,053,123,013</b>	<b>\$ 3,107,805,791</b>
<b>CAPITAL RATIO</b>	<b>11.50 %</b>	<b>12.33 %</b>

