

BALANCE SHEET

YEAR ENDING DECEMBER 31, 2020

ASSETS	2019	2020
Cash and Cash Equivalents	\$ 51,283,098	\$ 194,760,133
Investments	278,730,020	680,932,107
Personal Loans	818,673,477	768,731,755
Real Estate Loans	923,359,733	885,674,476
Business Loans	46,970,438	83,271,299
Allowance for Loan/Share Loss	(12,387,826)	(16,430,806)
Furniture and Fixtures (Net)	11,128,573	12,928,526
Land and Building (Net)	36,305,131	44,478,917
Other Assets	14,570,542	16,462,569
Total Assets	\$ <u>2,168,633,186</u>	\$ <u>2,670,808,976</u>
LIABILITIES		
Other Liabilities	\$ 31,091,207	\$ 30,398,432
Share Savings	571,329,331	788,713,666
Share Draft Checking	334,085,584	484,592,462
Share Certificates	204,645,061	204,981,486
Individual Retirement (IRA)	86,409,191	88,839,333
Money Market	666,473,412	750,783,429
EQUITY		
Regular Reserves	\$ 16,689,321	\$ 16,689,321
Undivided Earnings	<u>257,910,079</u>	<u>305,810,847</u>
TOTAL LIABILITIES AND EQUITY	\$ <u>2,168,633,186</u>	\$ <u>2,670,808,976</u>
CAPITAL RATIO	12.66%	11.78%



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