

BALANCE SHEET

YEAR ENDING DECEMBER 31, 2021

| ASSETS | 2020 | 2021 |
|-------------------------------|-------------------------|-------------------------|
| Cash and Cash Equivalents | \$ 194,760,133 | \$ 339,561,013 |
| Investments | 680,932,107 | 808,043,182 |
| Personal Loans | 768,731,755 | 786,206,571 |
| Real Estate Loans | 885,674,476 | 948,429,125 |
| Business Loans | 83,271,299 | 108,711,273 |
| Allowance for Loan/Share Loss | (16,430,806) | (15,576,531) |
| Furniture and Fixtures (Net) | 12,928,526 | 14,628,692 |
| Land and Building (Net) | 44,478,917 | 43,465,854 |
| Other Assets | 16,462,569 | 19,653,835 |
| Total Assets | \$ <u>2,670,808,976</u> | \$ <u>3,053,123,013</u> |
| LIABILITIES | | |
| Other Liabilities | \$ 30,398,432 | \$ 34,607,846 |
| Share Savings | 788,713,666 | 1,001,923,297 |
| Share Draft Checking | 484,592,462 | 547,466,347 |
| Share Certificates | 204,981,486 | 210,384,929 |
| Individual Retirement (IRA) | 88,839,333 | 89,521,422 |
| Money Market | 750,783,429 | 824,804,602 |
| EQUITY | | |
| Regular Reserves | \$ 16,689,321 | \$ 16,689,321 |
| Undivided Earnings | <u>305,810,847</u> | <u>327,725,248</u> |
| TOTAL LIABILITIES AND EQUITY | \$ <u>2,670,808,976</u> | \$ <u>3,053,123,013</u> |
| CAPITAL RATIO | 11.78% | 11.50% |

