

# Balance Sheet



YEAR ENDING DECEMBER 31, 2019

ASSETS	2018	2019
Cash and Cash Equivalents	\$ 86,440,450	\$ 51,283,098
Investments	167,688,371	278,730,020
Personal Loans	775,862,734	818,673,477
Real Estate Loans	878,517,113	923,359,733
Business Loans	32,428,059	46,970,438
Allowance for Loan/Share Loss	(12,596,174)	(12,387,826)
Furniture and Fixtures (Net)	8,522,741	11,128,573
Land and Building (Net)	40,061,456	36,305,131
Other Assets	<u>11,374,625</u>	<u>14,570,542</u>
Total Assets	<u>\$ 1,988,299,375</u>	<u>\$ 2,168,633,186</u>
LIABILITIES		
Other Liabilities	\$ 26,261,839	\$ 31,091,207
Share Savings	484,695,236	571,329,331
Share Draft Checking	302,650,266	334,085,584
Share Certificates	238,025,242	204,645,061
Individual Retirement (IRA)	90,400,964	86,409,191
Money Market	605,629,143	666,473,412
EQUITY		
Regular Reserves	\$ 16,689,321	\$ 16,689,321
Undivided Earnings	<u>223,947,364</u>	<u>257,910,079</u>
TOTAL LIABILITIES AND EQUITY	<u>\$ 1,988,299,375</u>	<u>\$ 2,168,633,186</u>
CAPITAL RATIO	12.20%	12.66%