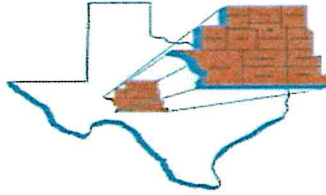


Concho Valley Credit Union



DECEMBER 31, 2019

INCOME STATEMENT	BALANCE SHEET
INCOME	ASSETS
Interest on Loans.....\$ 469,462	Net Loans.....\$ 9,606,727
Income on Investments.... 177,355	Cash..... 1,396,210
Fee Income..... 109,827	Investments..... 7,618,734
Other Non-operating	Capital..... 157,177
Income (Expense)..... (22)	Fixed Assets..... 550,636
Other Income..... 46,436	Other Assets..... 66,963
Total Income.....\$ 803,058	Total Assets.....\$19,396,447
EXPENSES	LIABILITIES
Employees Compensation	Accrued Dividends.....\$ 11,366
& Benefits.....\$ 316,702	Accounts Payables..... 110,646
Office Operations..... 177,688	Total Liabilities.....\$ 122,012
Professional Development 22,517	
Loan Servicing..... 19,189	EQUITY
Outside Services..... 9,650	Shares/Share Drafts/
Loan Loss..... 5,425	Certificates.....\$ 17,253,149
Other Expenses..... 74,952	Regular Reserves..... 371,798
Total Expenses.....\$ 626,123	Undivided Earnings..... 1,649,488
	Total Equity.....\$19,396,447
INCOME BEFORE DIVIDENDS	TOTAL LIABILITIES
AND INTEREST.....\$ 176,935	AND EQUITY.....\$19,396,447
DIVIDENDS AND	TOTAL MEMBERSHIP.....1492
INTEREST.....\$ 59,494	Loans Denied..... 24
	Loan Amount Denied...\$293,935
NET INCOME	CAPITAL TO ASSET RATIO..10.42%
EXPENSE.....\$ 117,441	
Share Growth \$1,379,874	FEDERALLY INSURED BY NCUA
Loan Growth \$1,034,809	Your Savings federally insured to at least
Concho Valley Credit Union is well	\$250,000.00 and backed by the full faith and
capitalized.	credit of the United States
	Government.
