

Concho Valley Credit Union



DECEMBER 31, 2020

INCOME STATEMENT	BALANCE SHEET
INCOME	ASSETS
Interest on Loans.....\$ 451,899	Net Loans.....\$ 9,246,081
Income on Investments.... 121,115	Cash..... 2,046,039
Fee Income..... 96,831	Investments..... 10,675,734
Other Non-operating	Capital..... 169,101
Income (Expense)..... 0.00	Fixed Assets..... 553,543
Other Income..... 89,877	Other Assets..... 54,667
Total Income.....\$ 759,722	Total Assets.....\$22,745,165
EXPENSES	LIABILITIES
Employees Compensation	Accrued Dividends.....\$ 5,176
& Benefits.....\$ 317,887	Accounts Payables..... 234,460
Office Operations..... 157,412	Total Liabilities.....\$ 239,636
Professional Development 8,117	
Loan Servicing..... 21,386	EQUITY
Outside Services..... 7,500	Shares/Share Drafts/
Loan Loss..... 5,645	Certificates.....\$ 20,368,749
Other Expenses..... 75,590	Regular Reserves..... 371,798
Total Expenses.....\$ 593,537	Undivided Earnings..... 1,764,982
	Total Equity.....\$22,745,165
INCOME BEFORE DIVIDENDS	TOTAL LIABILITIES
AND INTEREST.....\$ 166,185	AND EQUITY.....\$22,745,165
DIVIDENDS AND	TOTAL MEMBERSHIP.....1462
INTEREST.....\$ 50,691	Loans Denied..... 13
	Loan Amount Denied...\$166,179
NET INCOME	CAPITAL TO ASSET RATIO..9.30%
EXPENSE.....\$ 115,494	
Share Growth \$3,115,600	FEDERALLY INSURED BY NCUA
Loan Growth -\$ 360,646	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.
	