

# SHARE POINT

CREDIT UNION

## Summary Financial Information December 31, 2019

<i>Statement of Condition</i>	<i>Actual</i> <i>12/31/2019</i>	<i>Actual</i> <i>12/31/2018</i>
<b><u>ASSETS</u></b>		
Total Cash and Equivalents	3,865,191	4,782,368
Total Investments	39,091,955	34,968,751
Total Loans	177,652,403	168,001,422
Allow. Ln & Lease & ODP Loss	(964,380)	(899,648)
West Financial Legacy Loans	8,395,022	15,595,561
Fair Value Adjustment - Credit Risk	(165,304)	(306,836)
Fair Value Adjustment - Interest Rates	63,333	114,000
Land and Building	4,414,215	4,535,297
Other Fixed Assets	614,667	661,785
Deposit-NCUSIF	1,972,228	1,911,942
Total Other Assets*	5,692,032	5,492,199
<b>TOTAL ASSETS</b>	<b>240,631,363</b>	<b>234,856,843</b>
<b><u>LIABILITIES</u></b>		
Accrued Dividend Payable	0	0
Alloya Loan Advance	0	0
Accounts Payable	1,779,852	2,867,033
NCUSIF Accrued Premium	0	0
Total Accrued Expenses	729,842	832,158
<b>TOTAL LIABILITIES</b>	<b>2,509,694</b>	<b>3,699,191</b>
<b><u>EQUITY</u></b>		
Share Drafts	38,164,092	35,765,044
Regular Shares	68,597,450	64,827,198
Money Market Shares	46,582,810	47,866,816
Regular CD's	35,145,251	33,888,077
IRA's	4,962,522	5,549,121
IRA CD's	11,046,945	11,412,579
Health Savings Accounts	38,481	69,690
Overdraft Checking Acct. Balance	42,840	30,067
<b>Total Shares</b>	<b>204,580,391</b>	<b>199,408,592</b>
<b>Non-Member Deposits</b>	<b>4,164,000</b>	<b>3,972,000</b>
Acc. Unreal G/L AFSS	30,870	(334,504)
Reserve Accounts	25,638,731	24,630,996
Equity Acquired in Merger	2,472,832	2,472,832
Gain/Loss	1,234,844	1,007,736
<b>TOTAL EQUITY</b>	<b>238,121,669</b>	<b>231,157,652</b>
<b>LIABILITIES+EQUITY</b>	<b>240,631,363</b>	<b>234,856,843</b>

***Income Statement***

***Actual YTD***  
***12/31/2019***