

SUSQUEHANNA VALLEY F. C. U.
MONTHLY STATEMENT OF FINANCIAL CONDITION
JULY 31, 2017

	JULY 2017	JULY 2016
ASSETS		
Loans To Members	\$ 34,989,046.39	\$ 36,266,709.97
Allowance for Loan Loss	(156,229.68)	(189,024.72)
Receivables	20,783.49	39,085.18
Cash	6,203,834.87	7,073,814.17
Investments	27,258,767.48	22,208,767.48
Prepaid Expenses & Deferred Charges	163,567.95	164,562.10
Fixed Assets	1,968,023.98	2,005,116.74
Accrued Income	174,246.08	190,565.72
Deposit in NCUSIF	630,494.10	611,597.81
Other Assets	163,793.80	164,490.15
TOTAL ASSETS	\$ 71,416,328.46	\$ 68,535,684.60
LIABILITIES & EQUITY		
Accounts Payable	\$ 100,898.58	\$ 290,006.57
Notes Payable	.00	.00
Dividends Payable	.00	.00
Taxes Payable	43.82	55.65
Accrued Expenses	52,707.16	86,570.37
Other Liabilities	.00	.00
TOTAL LIABILITIES	\$ 153,649.56	\$ 376,632.59
MEMBER EQUITY		
Regular Shares	\$ 29,413,488.46	\$ 27,241,223.00
Share Drafts	12,493,171.55	12,215,461.05
I.R.A.'s	6,366,735.01	6,445,820.56
Share Certificates	8,985,311.44	9,016,845.10
Other Shares	8,454,218.59	7,845,317.44
TOTAL MEMBER EQUITY	\$ 65,712,925.05	\$ 62,764,667.15
RESERVES AND UNDIVIDED EARNINGS		
Regular & Legal Reserves	\$ 2,209,701.33	\$ 2,209,701.33
Other Reserves	.00	.00
Undivided Earnings	3,315,591.59	3,152,484.48
Current Period Net Income	24,460.93	32,199.05
TOTAL CAPITAL	\$ 5,549,753.85	\$ 5,394,384.86
TOTAL LIABILITIES & EQUITY	\$ 71,416,328.46	\$ 68,535,684.60

We certify to the best of our knowledge and belief, this statement and related statements are true and correct and present fairly the financial position and results of operations for the periods covered.

TREASURER _____ OFFICER _____

SUSQUEHANNA VALLEY F. C. U.
MONTHLY STATEMENT OF INCOME AND EXPENSES
FOR THE PERIOD ENDING JULY 31, 2017

	JULY 2017	QTR-TO-DATE	YEAR-TO-DATE
INCOME:			
Income From Loans	\$ 152,356.09	\$ 152,356.09	\$ 1,054,273.31
Investment Income	39,794.23	39,794.23	244,805.49
Fees & Charges	14,980.95	14,980.95	89,275.73
Miscellaneous Income	39,303.44	39,303.44	223,586.32
Total Income	\$ 246,434.71	\$ 246,434.71	\$ 1,611,940.85
COST OF FUNDS:			
Dividends on Accounts	\$ 31,316.22	\$ 31,316.22	\$ 212,157.49
Cost of Borrowed Money	.00	.00	.00
Total Cost of Funds	\$ 31,316.22	\$ 31,316.22	\$ 212,157.49
EXPENSES:			
Employee Compensation and Benefits	\$ 79,608.86	\$ 79,608.86	\$ 567,440.41
Travel and Conferences	100.85	100.85	1,787.14
Association Dues	1,417.30	1,417.30	8,809.82
Office Occupancy	10,625.16	10,625.16	89,234.49
Office Operations	24,979.11	24,979.11	151,073.87
Educational & Promotional	3,674.81	3,674.81	32,970.62
Loan Servicing	28,684.41	28,684.41	188,482.35
Professional & Outside Services	35,061.23	35,061.23	243,332.07
Provision for Loan Losses	4,506.00	4,506.00	(16,583.00)
Member Insurances	.00	.00	.00
Miscellaneous Expenses	1,999.83	1,999.83	10,974.88
Total Operating Expense	\$ 190,657.56	\$ 190,657.56	\$ 1,277,522.65
NET OPERATING INCOME (LOSS)	\$ 24,460.93	\$ 24,460.93	\$ 122,260.71
NON-OPERATING GAINS/(LOSSES):			
Gain/(Loss) on Sale of Investments	\$.00	\$.00	\$.00
Gain/(Loss) on Sale of Fixed Assets	.00	.00	.00
Other Non-Operating Gains or (Losses)	.00	.00	.00
Total Non-Operating Expenses	\$.00	\$.00	\$.00
NET INCOME	\$ 24,460.93	\$ 24,460.93	\$ 122,260.71