

SUSQUEHANNA VALLEY F. C. U.
MONTHLY STATEMENT OF FINANCIAL CONDITION
SEPTEMBER 30, 2017

	SEPTEMBER 2017	SEPTEMBER 2016
ASSETS		
Loans To Members	\$ 35,395,508.79	\$ 36,273,878.14
Allowance for Loan Loss	(162,039.27)	(185,325.08)
Receivables	27,574.85	28,960.27
Cash	4,879,745.09	6,941,773.77
Investments	27,054,767.48	22,455,767.48
Prepaid Expenses & Deferred Charges	146,759.80	172,448.29
Fixed Assets	1,957,906.66	1,987,365.72
Accrued Income	183,643.82	186,339.24
Deposit in NCUSIF	630,494.10	611,597.81
Other Assets	123,656.34	163,350.99
TOTAL ASSETS	\$ 70,238,017.66	\$ 68,636,156.63
LIABILITIES & EQUITY		
Accounts Payable	\$ 166,867.37	\$ 90,684.16
Notes Payable	.00	.00
Dividends Payable	.00	.00
Taxes Payable	83.70	43.62
Accrued Expenses	75,129.16	81,123.37
Other Liabilities	.00	.00
TOTAL LIABILITIES	\$ 242,080.23	\$ 171,851.15
MEMBER EQUITY		
Regular Shares	\$ 28,679,008.05	\$ 27,707,176.17
Share Drafts	12,265,683.94	11,955,906.56
I.R.A.'s	6,429,447.99	6,386,706.08
Share Certificates	8,928,076.30	9,122,064.45
Other Shares	8,129,216.05	7,864,924.49
TOTAL MEMBER EQUITY	\$ 64,431,432.33	\$ 63,036,777.75
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	39,212.18	65,341.92
TOTAL CAPITAL	\$ 5,564,505.10	\$ 5,427,527.73
TOTAL LIABILITIES & EQUITY	\$ 70,238,017.66	\$ 68,636,156.63

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 SEPTEMBER 30, 2017

	SEPTEMBER 2017	QTR-TO-DATE	YEAR-TO-DATE
INCOME:			
Income From Loans	\$ 149,527.37	\$ 455,082.46	\$ 1,356,999.68
Investment Income	37,700.00	116,611.65	321,622.91
Fees & Charges	15,549.57	46,445.03	120,739.81
Miscellaneous Income	29,454.68	100,431.33	284,714.21
Total Income	\$ 232,231.62	\$ 718,570.47	\$ 2,084,076.61
COST OF FUNDS:			
Dividends on Accounts	\$ 30,431.69	\$ 93,148.14	\$ 273,989.41
Cost of Borrowed Money	.00	.00	.00
Total Cost of Funds	\$ 30,431.69	\$ 93,148.14	\$ 273,989.41
EXPENSES:			
Employee Compensation and Benefits	\$ 79,879.08	\$ 246,063.16	\$ 733,894.71
Travel and Conferences	144.70	310.55	1,996.84
Association Dues	1,163.98	3,728.27	11,120.79
Office Occupancy	11,215.29	35,101.20	113,710.53
Office Operations	22,492.30	68,298.90	194,393.66
Educational & Promotional	3,579.90	12,971.45	42,267.26
Loan Servicing	27,337.55	82,475.31	242,273.25
Professional & Outside Services	37,326.06	107,581.96	315,852.80
Provision for Loan Losses	10,206.00	23,491.00	2,402.00
Member Insurances	.00	.00	.00
Miscellaneous Expenses	2,296.74	6,188.35	15,163.40
Total Operating Expense	\$ 195,641.60	\$ 586,210.15	\$ 1,673,075.24
NET OPERATING INCOME (LOSS)	\$ 6,158.33	\$ 39,212.18	\$ 137,011.96
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	\$ 6,158.33	\$ 39,212.18	\$ 137,011.96