

SUSQUEHANNA VALLEY F. C. U.
MONTHLY STATEMENT OF FINANCIAL CONDITION
APRIL 30, 2018

	APRIL 2018	APRIL 2017
ASSETS		
Loans To Members	\$ 35,309,123.03	\$ 34,974,133.12
Allowance for Loan Loss	(215,310.70)	(169,238.12)
Receivables	23,972.09	23,369.39
Cash	6,213,453.01	8,075,148.31
Investments	27,988,767.48	25,559,767.48
Prepaid Expenses & Deferred Charges	215,085.99	166,082.30
Fixed Assets	1,952,231.26	1,988,650.23
Accrued Income	192,000.32	179,454.94
Deposit in NCUSIF	655,274.41	630,494.10
Other Assets	124,199.85	145,876.25
TOTAL ASSETS	\$ 72,458,796.74	\$ 71,573,738.00
LIABILITIES & EQUITY		
Accounts Payable	\$ 46,491.48	\$ 278,862.24
Notes Payable	.00	.00
Dividends Payable	.00	.00
Taxes Payable	43.93	43.78
Accrued Expenses	72,450.74	75,238.59
Other Liabilities	.00	.00
TOTAL LIABILITIES	\$ 118,986.15	\$ 354,144.61
MEMBER EQUITY		
Regular Shares	\$ 29,911,029.28	\$ 28,643,867.79
Share Drafts	13,288,383.22	13,010,700.07
I.R.A.'s	6,390,352.32	6,525,191.43
Share Certificates	8,590,490.75	9,070,045.99
Other Shares	8,620,286.25	8,467,125.46
TOTAL MEMBER EQUITY	\$ 66,800,541.82	\$ 65,716,930.74
RESERVES AND UNDIVIDED EARNINGS		
Regular & Legal Reserves	\$ 2,209,701.33	\$ 2,209,701.33
Other Reserves	.00	.00
Undivided Earnings	3,311,973.57	3,272,253.63
Current Period Net Income	17,593.87	20,707.69
TOTAL CAPITAL	\$ 5,539,268.77	\$ 5,502,662.65
TOTAL LIABILITIES & EQUITY	\$ 72,458,796.74	\$ 71,573,738.00

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 APRIL 30, 2018

	APRIL 2018	QTR-TO-DATE	YEAR-TO-DATE
INCOME:			
Income From Loans	\$ 157,386.33	\$ 157,386.33	\$ 617,825.23
Investment Income	47,680.63	47,680.63	180,860.17
Fees & Charges	15,859.49	15,859.49	69,550.52
Miscellaneous Income	33,312.54	33,312.54	111,930.10
Total Income	\$ 254,238.99	\$ 254,238.99	\$ 980,166.02
COST OF FUNDS:			
Dividends on Accounts	\$ 30,144.30	\$ 30,144.30	\$ 122,298.40
Cost of Borrowed Money	.00	.00	.00
Total Cost of Funds	\$ 30,144.30	\$ 30,144.30	\$ 122,298.40
EXPENSES:			
Employee Compensation and Benefits	\$ 85,199.72	\$ 85,199.72	\$ 352,021.04
Travel and Conferences	103.62	103.62	663.84
Association Dues	1,200.67	1,200.67	5,004.29
Office Occupancy	12,566.48	12,566.48	51,283.17
Office Operations	25,137.82	25,137.82	96,674.56
Educational & Promotional	5,062.09	5,062.09	18,839.24
Loan Servicing	22,253.46	22,253.46	119,250.91
Professional & Outside Services	34,805.51	34,805.51	132,304.86
Provision for Loan Losses	17,423.00	17,423.00	83,874.00
Member Insurances	.00	.00	.00
Miscellaneous Expenses	2,748.45	2,748.45	3,450.22
Total Operating Expense	\$ 206,500.82	\$ 206,500.82	\$ 863,366.13
NET OPERATING INCOME (LOSS)	\$ 17,593.87	\$ 17,593.87	\$ (5,498.51)
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	\$ 17,593.87	\$ 17,593.87	\$ (5,498.51)