

SUSQUEHANNA VALLEY F. C. U.
MONTHLY STATEMENT OF FINANCIAL CONDITION
MARCH 31, 2018

	MARCH 2018	MARCH 2017
ASSETS		
Loans To Members	\$ 35,210,038.17	\$ 34,785,914.00
Allowance for Loan Loss	(208,372.73)	(164,415.70)
Receivables	17,312.75	22,913.49
Cash	7,522,545.80	7,917,720.02
Investments	27,992,767.48	25,506,767.48
Prepaid Expenses & Deferred Charges	206,111.25	153,733.87
Fixed Assets	1,962,005.38	1,998,449.77
Accrued Income	187,277.56	184,689.00
Deposit in NCUSIF	659,179.52	622,714.88
Other Assets	130,277.34	165,089.77
TOTAL ASSETS	\$ 73,679,142.52	\$ 71,193,576.58
LIABILITIES & EQUITY		
Accounts Payable	\$ 199,691.14	\$ 80,722.41
Notes Payable	.00	.00
Dividends Payable	.00	.00
Taxes Payable	43.92	43.88
Accrued Expenses	74,524.74	84,479.48
Other Liabilities	.00	.00
TOTAL LIABILITIES	\$ 274,259.80	\$ 165,245.77
MEMBER EQUITY		
Regular Shares	\$ 30,297,954.07	\$ 29,023,869.67
Share Drafts	13,579,836.86	12,255,035.33
I.R.A.'s	6,408,604.94	6,552,133.70
Share Certificates	8,600,694.61	9,020,663.89
Other Shares	8,996,117.34	8,694,673.26
TOTAL MEMBER EQUITY	\$ 67,883,207.82	\$ 65,546,375.85
RESERVES AND UNDIVIDED EARNINGS		
Regular & Legal Reserves	\$ 2,209,701.33	\$ 2,209,701.33
Other Reserves	.00	.00
Undivided Earnings	3,335,065.95	3,217,791.81
Current Period Net Income	(23,092.38)	54,461.82
TOTAL CAPITAL	\$ 5,521,674.90	\$ 5,481,954.96
TOTAL LIABILITIES & EQUITY	\$ 73,679,142.52	\$ 71,193,576.58

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 MARCH 31, 2018

	MARCH 2018	QTR-TO-DATE	YEAR-TO-DATE
INCOME:			
Income From Loans	\$ 156,493.53	\$ 460,438.90	\$ 460,438.90
Investment Income	46,862.26	133,179.54	133,179.54
Fees & Charges	22,552.11	53,691.03	53,691.03
Miscellaneous Income	24,983.83	78,617.56	78,617.56
Total Income	\$ 250,891.73	\$ 725,927.03	\$ 725,927.03
COST OF FUNDS:			
Dividends on Accounts	\$ 31,352.23	\$ 92,154.10	\$ 92,154.10
Cost of Borrowed Money	.00	.00	.00
Total Cost of Funds	\$ 31,352.23	\$ 92,154.10	\$ 92,154.10
EXPENSES:			
Employee Compensation and Benefits	\$ 91,790.61	\$ 266,821.32	\$ 266,821.32
Travel and Conferences	224.00	560.22	560.22
Association Dues	1,183.50	3,803.62	3,803.62
Office Occupancy	10,733.88	38,716.69	38,716.69
Office Operations	20,242.73	71,536.74	71,536.74
Educational & Promotional	4,510.51	13,777.15	13,777.15
Loan Servicing	29,977.66	96,997.45	96,997.45
Professional & Outside Services	30,145.31	97,499.35	97,499.35
Provision for Loan Losses	8,425.00	66,451.00	66,451.00
Member Insurances	.00	.00	.00
Miscellaneous Expenses	349.97	701.77	701.77
Total Operating Expense	\$ 197,583.17	\$ 656,865.31	\$ 656,865.31
NET OPERATING INCOME (LOSS)	\$ 21,956.33	\$ (23,092.38)	\$ (23,092.38)
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	\$ 21,956.33	\$ (23,092.38)	\$ (23,092.38)